Family Health Optima Insurance Plan

SHAHLIP26046V092526

Prospectus

STAR HEALTH AND ALLIED INSURANCE COMPANY LIMITED

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PROSPECTUS

FAMILY HEALTH OPTIMA INSURANCE PLAN

Unique Identification No: SHAHLIP26046V092526

The product provides for regular hospitalization benefits on floater basis.

- **Who can take this insurance?**

  Any person aged between 18 years and 65 years can take this insurance for his/her family consisting of Self, Spouse / Live in partner / Same Sex partner, dependent children not exceeding three in number, dependent Parents and dependent Parents-in-law. Beyond 65 years, only renewals are allowed. Dependent children are covered from 16th day of its birth till expiry of the policy subject to the limits mentioned in the policy. If, at the commencement of the policy, the new born child is less than 16 days of age, the proposer can opt to cover such new born child also in the same policy by paying the applicable premium in full. However, the cover for such new born child will commence only from the 16th day of its birth and will continue till the expiry date of the policy. Maximum age limit for coverage of dependent children is 25 years.

- **Type of Policy: Floater**

- **Sum Insured Options:** Rs.5,00,000/-, Rs.10,00,000/-, Rs.15,00,000/-, Rs.20,00,000/- and Rs.25,00,000/-

  Note: Sum Insured options of Rs.1,00,000/-, Rs.2,00,000/-, Rs.3,00,000/- and Rs.4,00,000/-, are available only for renewals

- **Medical Underwriting / Pre-Policy Medical Check-up:** The company may ask the members to be proposed to undergo medical underwriting either through medical tests or any other medium viz tele underwriting etc. This will vary/depend upon the Sum Insured/ Medical History/ Zone and Age.

  If we accept the proposal, we will reimburse atleast 50% of the costs incurred by the member undertaking such Pre-Policy medical check-up.

- **Instalment Facility available:** Premium can be paid Monthly, Quarterly and Half-yearly

  For instalment mode of payment, there will be loading as given below:

  Monthly-4% | Quarterly-3% | Half Yearly-2%

  Note: If Instalment Facility is opted for 2 year term policies, the full premium applicable for 2 year terms should be paid in monthly, quarterly or half yearly within the expiry of the first year.

- **Policy term:** One year / Two year. For policies more than one year, the Basic Sum Insured is for each year, without any carry over benefit thereof and the premium for such policies can be paid upfront as a single payment.
- **Long term discount:** If the Policy Term opted is 2 years, discount available is at 10% on 2nd year premium.
- **Favourable Claim Experience Discount:** You may be eligible for a discount on your policy premium based on the past claim history at the policy level. The discount applicable shall be based on both the aggregate claim amount paid, as well as the number of claims made during the past three years as per the grid below.

  Note: The grid below on considering the claim experience over the past three years, will only apply for the first-time discount calculation.

Total claim* amount paid over the last 36 months (in Rs)	Number of Claims paid under policy over the last 36 months and Discount Applicable			
	0	1	2	3 or more
> 0 and <=25,000	29%	27%	23%	20%
>25,000 and <=50,000		23%	20%	14%
>50,000 and <=1,00,000		20%	14%	7%
>1,00,000 and <= 2,00,000		14%	7%	5%
>2,00,000		7%	5%	0%

*Claims belonging to all policies whether of Family Health Optima Insurance Plan or any other product from where migration / portability happened will be considered, as the above grid will also be applicable for Port & Migrated customers.

An additional 5% discount will be applicable on the premium calculated using the above grid for insured who are senior citizens aged 61 and above (age of the eldest insured shall be considered in case of floater policies). Such discount shall be available for subsequent renewals as well.

Customers where there is no history of past claims will start with a discount of 27%.

For subsequent renewals, the logic will be followed as per the grid below, where only the claim amount paid over past 1 year will be used to arrive at the change in discount % from the previous year.

Discount on subsequent renewal

Total claim amount paid over past 1 year#(in Rs)	Change in discount % from the previous year	
	Age <= 59 years	Age >= 60 years
No claims	+3%	3%
> 0 and <=25,000	0%	0%
>25,000 and <=50,000	-3%	0%
>50,000 and <=1,00,000	-6%	0%
>1,00,000 and <= 2,00,000	-12%	0%
>2,00,000	-21%	0%

#In case of multi-year (long term) policies, the cumulative claim amount paid during such Policy Period shall be considered.

The applicable discount derived using the above grid will be subject to a minimum discount of 0%.

Note:

1. All claims except Preventive Health Check-up, E-Domestic Second Medical opinion, Unlimited Tele-Consultation, AI driven Face Scan and Star Wellness program will be considered for calculation of discount.
2. We shall consider the data available till the generation of renewal notice for the purpose of this favourable claim experience discount. Any claim amount paid after the generation of renewal notice shall be accounted in the subsequent renewal for the calculation of favourable claim experience discount.
3. In case of any change in information / details which leads to the change in eligible discount %, the Company reserves the right to alter the discount % offered to the Customers.

- **What are the benefits available under the insurance?**

    1. In-patient Treatment: We will cover the following Medical Expenses incurred in respect of Hospitalization of the Insured Person during the Policy Period, up to the Sum Insured specified in the Policy Schedule against this In-Patient treatment:

        i. Room, Boarding, Nursing Expenses all inclusive as provided by the Hospital / Nursing Home as per the limits given below:-

Sum Insured (Rs.)	Room Rent Limit (Rs.)
1,00,000	Up to Rs.2,000/- per day
2,00,000	
3,00,000	Up to Rs.5,000/- per day
4,00,000	
5,00,000	Single Standard A/C Room
10,00,000	
15,00,000	
20,00,000	
25,00,000	

Note: Expenses relating to Associated medical expenses will be considered in proportion to the eligible room rent/room category stated in the policy schedule or actuals whichever is less. Proportionate deductions are not applied in respect of the hospitals which do not follow differential billing or for those expenses in respect of which differential billing is not adopted based on the room category

ii. Surgeon, Anaesthetist, **Medical Practitioner**, Consultants, Specialist Fees.

iii. Anaesthesia, Blood, Oxygen, Operation theatre charges, ICU charges, Surgical appliances, Medicines and Drugs, Diagnostic materials and X-ray, Diagnostic imaging modalities, dialysis, chemotherapy, radiotherapy, cost of pacemaker, stent and similar expenses. With regard to coronary stenting, medicines, Implants and such other similar items the Company will pay cost of stent as per the Drug Price Control Order (DPCO) / National Pharmaceuticals Pricing Authority (NPPA) Capping.

2. **Day Care Treatment:** We will cover the Medical Expenses incurred in respect of All Day Care Treatments of the Insured Person during the Policy Period up to the Sum Insured as specified in the Policy Schedule if such Day Care treatment requires hospitalization as an in-patient for less than 24 hours.

3. **Expenses incurred on treatment of Cataract is subject to the limit as per the following table:**

Sum Insured (Rs.)	Limit per eye (Rs.)	Limit per Policy Period (Rs.)
1,00,000/-	Up to 12,000/- per eye, per Policy Period	
2,00,000/-		
3,00,000/-	Up to 25,000/-	Up to 35,000/-
4,00,000/-	Up to 30,000/-	Up to 45,000/-
5,00,000/-	Up to 40,000/-	Up to 60,000/-
10,00,000/-	Up to 50,000/-	Up to 75,000/-
15,00,000/-		
20,00,000/-		
25,00,000/-		

4. **AYUSH Treatment:** Inpatient Hospitalizations Expenses incurred on treatment under Ayurveda, Unani, Siddha and Homeopathy systems of medicines in a AYUSH Hospital is payable up to the Sum Insured.

   Note: Claims under Yoga and Naturopathy system of treatment will be payable subject to prior approval from the company.

5. **Coverage for Modern Treatments:** The following expenses are payable during the Policy Period for the treatment/procedure (either as a day care or as an in-patient) is limited to the amount mentioned in table below. This benefit forms part of Sum Insured.

Sum Insured in (Rs.)	Uterine artery Embolization and HIFU	Balloon Sinuplasty	Deep Brain Stimulation	Oral Chemotheraphy* (Sublimit including pre & post hospitalization)	Immunotheraphy- Monoclonal Antibody to be given as injection	Intra Vitreal injections
	Limit per Policy Period for each treatment/procedure (Rs.)					
1,00,000/-	12,500/-	5,000/-	25,000/-	12,500/-	25,000/-	5,000/-
2,00,000/-	25,000/-	10,000/-	50,000/-	25,000/-	50,000/-	10,000/-
3,00,000/-	37,500/-	15,000/-	75,000/-	37,500/-	75,000/-	15,000/-
4,00,000/-	1,00,000/-	40,000/-	2,00,000/-	1,00,000/-	2,00,000/-	40,000/-
5,00,000/-	1,25,000/-	50,000/-	2,50,000/-	1,25,000/-	2,50,000/-	50,000/-
10,00,000/-	1,50,000/-	1,00,000/-	3,00,000/-	2,00,000/-	4,00,000/-	75,000/-
15,00,000/-	1,75,000/-	1,25,000/-	4,00,000/-	2,50,000/-	5,00,000/-	1,00,000/-
20,00,000/-	2,00,000/-	1,50,000/-	4,50,000/-	2,75,000/-	5,50,000/-	1,25,000/-
25,00,000/-	2,00,000/-	1,50,000/-	5,00,000/-	3,00,000/-	6,00,000/-	1,50,000/-

*Sublimits are all inclusive with or without hospitalization wherever hospitalization includes pre and post hospitalizations.

<table>
<tr><th rowspan="2">Sum Insured in (Rs.)</th><th>Robotic surgeries</th><th>Stereotactic radio surgeries</th><th>Bronchial Thermoplasty</th><th>Vaporisation of the prostate (Green laser treatment or holmium laser treatment)</th><th>IONM Intra Operative Neuro Monitoring</th><th>Stem cell therapy: Hematopoietic stem cells for bone marrow transplant for haematological conditions</th></tr>
<tr><th colspan="6">Limit per Policy Period for each treatment/procedure (Rs.)</th></tr>
<tr><td>1,00,000/-</td><td>25,000/-</td><td>25,000/-</td><td rowspan="9" colspan="3">Up to Sum Insured</td><td>25,000/-</td></tr>
<tr><td>2,00,000/-</td><td>50,000/-</td><td>50,000/-</td><td>50,000/-</td></tr>
<tr><td>3,00,000/-</td><td>75,000/-</td><td>75,000/-</td><td>75,000/-</td></tr>
<tr><td>4,00,000/-</td><td>2,00,000/-</td><td>1,75,000/-</td><td>2,00,000/-</td></tr>
<tr><td>5,00,000/-</td><td>2,50,000/-</td><td>2,00,000/-</td><td>2,50,000/-</td></tr>
<tr><td>10,00,000/-</td><td>3,00,000/-</td><td>2,25,000/-</td><td>3,00,000/-</td></tr>
<tr><td>15,00,000/-</td><td>4,00,000/-</td><td>2,50,000/-</td><td>4,00,000/-</td></tr>
<tr><td>20,00,000/-</td><td>4,50,000/-</td><td>2,75,000/-</td><td>4,50,000/-</td></tr>
<tr><td>25,00,000/-</td><td>5,00,000/-</td><td>3,00,000/-</td><td>5,00,000/-</td></tr>
</table>

6. **Pre-Hospitalization** medical expenses incurred for a period not exceeding 60 days prior to the date of hospitalization, for the disease/illness, injury sustained following an admissible claim for hospitalization under the policy.

7. **Post-Hospitalization** medical expenses incurred for a period of 90 days from the date of discharge from the hospital towards Consultant fees, Diagnostic charges, Medicines and Drugs wherever recommended by the Hospital / Medical Practitioner, where the treatment was taken, following an admissible claim for hospitalization provided however such expenses so incurred are in respect of ailment for which the Insured Person was hospitalized.

8. **Road ambulance:** Subject to an admissible hospitalization claim, road ambulance expenses up to Rs. 750/- per hospitalization and up to Rs.1,500/- per Policy Period shall be payable for the following:

   i. for transportation of the Insured Person by private ambulance service to go to hospital when this is needed for medical reasons

   or

   ii. for transportation of the Insured Person by private ambulance service from one hospital to another hospital for better medical treatment

   or

   iii. for transportation of the Insured Person from the hospital where treatment is taken to their place of residence (if it is in same city) provided the requirement of an ambulance to the residence is certified by the medical practitioner

9. **Air Ambulance:** charges up to 10% of the Sum Insured during the entire Policy Period, provided that;

   i. It is for life threatening emergency health condition/s of the Insured Person which requires immediate and rapid ambulance transportation to the hospital/medical centre that ground transportation cannot provide.

   ii. Necessary medical treatment not being available at the location where the Insured Person is situated at the time of Emergency

   iii. It is prescribed by a Medical Practitioner and is Medically Necessary;

   iv. The Insured Person is in India and the treatment is in India only

   v. Such Air ambulance should have been duly licensed to operate as such by Competent Authorities of the Government/s

   Note: This benefit is available for Sum Insured options of Rs.5, 00,000/- and above only..

10. **Emergency Domestic Medical Evacuation:** Subject to limits mentioned in the table given below, the Company will reimburse reasonable and necessary expenses incurred towards transportation of the Insured Person from the hospital where the Insured Person is currently undergoing treatment to another hospital for further treatment provided:

    i. The medical condition of the Insured Person is a life threatening emergency

    ii. Further treatment facilities are not available in the current hospital

    iii. The Medical Evacuation is recommended by the treating Medical Practitioner

    iv. Claim for Hospitalization is admissible under the policy

Sum Insured	Limit per hospitalization
Up to Rs.4,00,000/-	Up to Rs.5,000/-
Rs.5,00,000/- to Rs.15,00,000/-	Up to Rs.7,500/-
Rs.20,00,000/- and Rs.25,00,000/-	Up to Rs.10,000/-

Note: Payment under this benefit does not form part of the Sum Insured

11. **Organ Donor Expenses** for organ transplantation where the Insured Person is the recipient are payable provided the claim for transplantation is payable and subject to the availability of the Sum Insured. Donor screening expenses and post-donation complications of the donor are not payable. This cover is subject to a limit of 10% of the Sum Insured or Rupees One lakh, whichever is less.

12. **Home Care Treatment:** Payable up to 10% of Sum Insured of the Policy in a Policy Year, for treatment availed by the Insured Person at home, only for the specified conditions mentioned below, which in normal course would require care and treatment at a hospital but is actually taken at home provided that:

    i. the medical practitioner advises the Insured Person to undergo treatment at home

    ii. there is a continuous active line of treatment with monitoring of the health status by a medical practitioner for each day through the duration of the home care treatment

    iii. daily monitoring chart including records of treatment administered duly signed by the treating doctor are maintained

    iv. Insured can avail ‘"Home Care Treatment" service on cashless basis from the list of our Network service providers given in our website "www.starhealth.in"

    v. Claim under this benefit forms part of Sum Insured

List of treatments / conditions covered under Home Care Treatment:

a. Fever and infectious diseases which can be managed as In-patient

b. Uncomplicated urinary tract infections but needing parenteral antibiotics

c. Asthma and COPD-Mild Exacerbations needing Home Nebulization

d. Acute Gastritis/Gastroenteritis

e. I.V. Chemotherapy [Where advised by the doctor]

f. Palliative Cancer Care requiring medical assistance

g. Acute Vertigo

h. Diabetic Foot and Cellulitis

i. IVDP [Cervical and Lumbar Disc diseases]

j. Major surgeries/Arthroplasties needing IV Antibiotics Post Discharge

k. Care for Brain and Spinal Injury Cases Post Discharge

l. Post CVA Care at Home after discharge

13. **Domiciliary Hospitalization:** Coverage for medical treatment (Including AYUSH) for a period exceeding three days, for an illness/disease/injury, which in the normal course, would require care and treatment at a Hospital but, on the advice of the attending Medical Practitioner, is taken whilst confined at home under any of the following circumstances

    i. The condition of the patient is such that he/she is not in a condition to be removed to a Hospital, or

    ii. The patient takes treatment at home on account of non-availability of room in a hospital.

    However, this benefit shall not cover Asthma, Bronchitis, Chronic Nephritis and Nephritic Syndrome, Diarrhoea and all types of Dysenteries including Gastro-enteritis, Diabetes Mellitus and Insipidus, Epilepsy, Hypertension, Influenza, Cough and Cold, all Psychiatric or Psychosomatic Disorders, Pyrexia of unknown origin for less than 10 days, Tonsillitis and Upper Respiratory Tract infection including Laryngitis and Pharyngitis, Arthritis, Gout and Rheumatism.

14. **Loyalty Bonus:** For the Sum Insured options Rs.3,00,000/- and above, the Insured Person shall be eligible for a Loyalty Bonus of 10% of the expiring Sum Insured subject to a maximum accumulation of 100% of the Sum Insured.

    The Loyalty Bonus will be calculated on the expiring Sum Insured or on the renewed Sum Insured whichever is less. If the insured opts to reduce the Sum Insured at the subsequent renewal, the limit of indemnity by way of such Loyalty Bonus shall not exceed such reduced Sum Insured.

    Loyalty Bonus shall be available irrespective of a claim and only upon timely renewal without break or upon renewal within the grace period allowed. In case of a claim utilizing the available Loyalty Bonus, only the balance of Loyalty Bonus shall be carried forward to the subsequent Policy Year.

15. **Automatic Restoration of Sum Insured (Applicable for Coverages 1, 2, 3, 4, 6, 7, 8, 9, 11, 13 and 19):**

    There shall be automatic restoration of the Sum Insured immediately upon exhaustion of the Limit of Coverage, during the Policy Period.

    Such Automatic Restoration is available 3 times at 100% each time, during the Policy Period. Each restoration will operate only after the exhaustion of the earlier one.

    It is made clear that such restored Sum Insured can be utilized only for illness / disease unrelated to the illness / diseases for which claim/s was / were made. The unutilized restored Sum Insured cannot be carried forward. This Benefit is not available for Modern Treatment.

    Hospitalization due to continuous period of illness including its relapse within 45 days from the date of last consultation with the Hospital/Nursing Home where treatment was taken will be considered as same hospitalization as per “Any one Illness” definition. Any claim payable under this benefit shall be subject to the definition as provided under “Any one Illness”.

    Note: Automatic Restoration of Sum Insured is available only for Sum Insured options of Rs.3,00,000/- and above

Illustration

		Scenario 1 (New Policy)	Scenario 2 (Renewal)
	Sum Insured (SI)	Rs.10,00,000/-	Rs.10,00,000/-
	Loyalty Bonus	0	Rs.2,50,000/-
	Recharge	Rs.1,50,000/-	Rs.1,50,000/-
	Total Cover Available	Rs.11,50,000/-	Rs.14,00,000/-
1st Claim	**1st Claim settled**	Rs.5,00,000	Rs.5,00,000/-
	Total Coverage available for next claim	Rs.6,50,000/- (Balance SI Rs.5,00,000 + Recharge Rs.1,50,000/-)	Rs.9,00,000/- (Balance SI Rs.5,00,000/- + Bonus Rs.2,50,000/- + Recharge Rs.1,50,000/-)
2nd Claim	**2nd Hospital Bill Amount**	Rs.10,00,000/-	Rs.10,00,000/-
	Claim Settled	Rs.6,50,000/- (Balance SI Rs.5,00,000/- + Recharge Rs.1,50,000/-)	Rs.9,00,000/- (Balance SI Rs.5,00,000/- + Bonus Rs.2,50,000/- + Recharge Rs.1,50,000/-)
	Will the restoration kick in? If yes How Much? Yes, Why – Since there is full utilization of Limit of Coverage.	Rs.10,00,000/-	Rs.10,00,000/-
	Total Coverage available for next claim (Available for different illness)	Rs.10,00,000/-	Rs.10,00,000/-
3rd Claim	**Hospital Bill Amount** (For different illness)	Rs.5,00,000/-	Rs.5,00,000/-
	Claim Settled	Rs.5,00,000/-	Rs.5,00,000/-
	Will the restoration kick in? If yes How Much? No, Why – Since the Limit of Coverage is not utilized in full	0	0
	Total Coverage available for next claim (Available for different illness)	Rs.5,00,000/-	Rs.5,00,000/-
4th Claim	**Hospital Bill Amount** (For Same Illness)	Rs.8,00,000/-	Rs. 8,00,000/-
	Claim Settled	0 (Automatic Restoration is not available for Same illness)	0 (Automatic Restoration is not available for Same illness)
	Total Coverage available for next claim (Available for different illness)	Rs.5,00,000/-	Rs.5,00,000/-
5th Claim	**Hospital Bill Amount** (For Different Illness)	Rs.10,00,000/-	Rs.11,00,000/-
	Claim Settled	Rs 5,00,000/- (Since the balance cover available after settlement of previous claim is Rs.5,00,000/-)	Rs 5,00,000/- (Since the balance cover available after settlement of previous claim is Rs.5,00,000/-)
	Will the restoration kick in? If yes How Much? Yes, Why – Since there is full utilization of Limit of Coverage.	Rs.10,00,000/-	Rs.10,00,000/-
	Total Coverage available for next claim (Available for different illness)	Rs.10,00,000/-	Rs.10,00,000/-

16. Recharge Benefit (Applicable for Coverages 1, 2, 3, 4, 6, 7, 8, 9, 11, 13 and 19):

If the Limit of Coverage under the policy is exhausted/ exceeded during the Policy Period, additional indemnity up to the limits stated in the table given below would be provided once for the remaining Policy Period. Such additional indemnity can be utilized even for the same hospitalization or for the treatment of diseases / illness / injury / for which claim was paid / payable under the policy. The unutilized Recharge amount cannot be carried forward. This Benefit is not available for Modern Treatment.

Hospitalization due to continuous period of illness including its relapse within 45 days from the date of last consultation with the Hospital/Nursing Home where treatment was taken will be considered as same hospitalization as per "Any one Illness" definition. Any claim payable under this benefit shall be subject to the definition as provided under "Any one Illness".

Sum Insured (Rs.)	Limit (Rs.)
1,00,000/-	Not Available
2,00,000/-	
3,00,000/-	75,000/-
4,00,000/-	1,00,000/-
5,00,000/-	1,50,000/-
10,00,000/-	
15,00,000/-	
20,00,000/-	
25,00,000/-	

17. **Additional Sum Insured for Road Traffic Accident (RTA):** If the Insured Person meets with a Road Traffic Accident resulting in in-patient hospitalization, then the Sum Insured shall be increased by 25% subject to a maximum of Rs.5,00,000/- and subject to the following:

    i. It is evidenced that the Insured Person was wearing helmet and was either riding or driving travelling as pillion rider in a two wheeler at the time of accident as evidenced by Police record and Hospital record.

    ii. The additional Sum Insured shall be available only once during the Policy Period.

    iii. The additional Sum Insured shall be available after exhaustion of the Limit of Coverage.

    iv. The additional Sum Insured can be utilized only for the particular hospitalization following the Road Traffic Accident.

    v. Automatic Restoration of Sum Insured and Recharge Benefit shall not apply for this benefit.

    vi. This benefit shall not be applicable for day care treatment.

    vii. The unutilized balance cannot be carried forward for the remaining Policy Period or for renewal.

18. **Assisted Reproduction Treatment:** The Company will reimburse medical expenses incurred on Assisted Reproduction Treatment, where indicated, for sub-fertility subject to:

    i. A waiting period of 36 months from the date of first inception of this policy with the Company for the Insured Person.

       The maximum liability of the Company for such treatment shall be limited to Rs.1,00,000/-for Sum Insured of Rs.5,00,000/- and Rs.2,00,000/- for Sum Insured of Rs.10,00,000/- and above for every block of 36 months and payable on renewal

    ii. For the purpose of claiming under this benefit, in- patient treatment is not mandatory.

    iii. Automatic Restoration of Sum Insured, Recharge Benefit shall not be applicable for this benefit.

       Note: To be eligible for this benefit both husband and spouse should stay insured continuously without break under this policy for every block. This coverage is available only for Sum Insured options of Rs.5,00,000/- and above

    Special Exclusions:-

    The Company shall not be liable to make any payments under this policy in respect of any expenses what so ever incurred by the Insured Person in connection with or in respect of:

    i. Pre and Post treatment expenses

    ii. Sub-fertility services that are deemed to be unproven, experimental or investigational

    iii. Services not in accordance with standards of good medical practice and not uniformly recognized and professionally endorsed by the general medical community at the time it is to be provided

    iv. Reversal of voluntary sterilization

    v. Treatment undergone for second or subsequent pregnancies except where the child from the first delivery/ previous deliveries is/are not alive at the time of treatment

    vi. Payment for services rendered to a surrogate

    vii. Costs associated with cryopreservation and storage of sperm, eggs and embryos

    viii. Selective termination of an embryo

    ix. Services done at unrecognized centre

    x. Surgery / procedures that enhances fertility like Tubal Occlusion, Bariatric Surgery, Diagnostic Laparoscopy with Ovarian Drilling and such other similar surgery / procedures

19. **Hospitalization expenses for treatment of New Born Baby.** The coverage for New Born Baby starts from the 16th day after its birth till the expiry date of the policy and is subject to a limit of 10% of the Sum Insured or Rupees Fifty thousand, whichever is less, subject to availability of the Sum Insured, provided the mother is insured under the policy for a continuous period of 12 months without break.

    Note

    i. Intimation about the birth of the New Born Baby should be given to the company and policy has to be endorsed for this cover to commence.

    ii. Exclusion no. 3 (Code Excl 03) as stated under this policy shall not apply for the New Born Baby.

    iii. All other terms, conditions and exclusions shall apply for the New Born Baby.

    iv. The Exclusion No.1 (Code Excl 01), Exclusion No.2 (Code Excl 02), Exclusion No.3 (Code Excl 03) and the above mentioned sublimit will not apply for treatment related to Congenital Internal disease/defects for the new born.

20. **Shared accommodation:** If the Insured Person occupies, a shared accommodation during in-patient hospitalization, then amount as per table given below will be payable for each continuous and completed period of 24 hours of stay in such shared accommodation.

<table>
<tr><th>Sum Insured (Rs.)</th><th>Limit per day (Rs.)</th></tr>
<tr><td>1,00,000/-</td><td rowspan="2">Not Available</td></tr>
<tr><td>2,00,000/-</td></tr>
<tr><td>3,00,000/-</td><td rowspan="5">800/- per day</td></tr>
<tr><td>4,00,000/-</td></tr>
<tr><td>5,00,000/-</td></tr>
<tr><td>10,00,000/-</td></tr>
<tr><td>15,00,000/-</td></tr>
<tr><td>20,00,000/-</td><td rowspan="2">1,000/- per day</td></tr>
<tr><td>25,00,000/-</td></tr>
</table>

Note:

i. This benefit is applicable for Sum Insured of Rs.3, 00,000/- and above only.

ii. This benefit is payable only if there is an admissible claim for hospitalization under the policy

iii. This benefit will not be applicable where the sanction is on package rates

iv. Insured stay in Intensive Care Unit or High Dependency Units / wards will not be counted for this purpose

v. Payment under this benefit does not form part of the Sum Insured

21. **Preventive Health Check-up:** We will arrange for a Preventive Health Check-up at Our Network Providers for the applicable package as specified below as per opted Sum Insured and subject to the conditions specified below:

Sum Insured (Rs.)	Package applicable
1,00,000/-	Not Available
2,00,000/-	
3,00,000/-	Package A
4,00,000/-	Package A
5,00,000/-	Package A
10,00,000/-	Package A
15,00,000/-	Package B
20,00,000/-	Package B
25,00,000/-	Package B

i. An initial waiting period of 30 days shall apply from the first inception of Policy. This waiting period shall not be applicable during subsequent renewals.

ii. Health Check-up can be availed once per Policy Year per Insured Person who is covered as Adult in the Policy and all the tests must have been done on the same date.

iii. For the updated and applicable list of tests available under such package, Insured Persons are required to check our website www.starhealth.in.

iv. The pre-defined health check-up packages may be modified from time to time without prior notice.

v. This cover can be availed through Star health mobile application, other digital platforms, or by calling at our Toll free number: 1800 425 2255.

vi. The Network Provider/Health Service Provider shall be assigned by Us upon receiving the Insured Person's request to avail a Health Check-up under this cover.

vii. Utilization of this Health Check-up shall not impact the Sum Insured.

viii. In case of long term policies, Insured Person(s) are eligible for a Health Check-up once every Policy Year.

22. **E-Domestic Second Medical Opinion:** The Insured Person can obtain a Second Medical Opinion from a Doctor in the Company's network of Medical Practitioners practicing in India. All the medical records provided by the Insured Person will be submitted to the Doctor chosen by him / her online and the medical opinion will be made available directly to the Insured by the Doctor. The Insured Person can obtain an E-Domestic Second Medical Opinion via Star Health Mobile App, by booking an appointment with a Doctor.

Special Conditions

i. This should be specifically requested for by the Insured Person

ii. This opinion is given based only on the medical records submitted without examining the patient,

iii. The second opinion should be only for medical reasons and not for medico-legal purposes.

iv. Any liability due to any errors or omission or consequences of any action taken in reliance of the second opinion provided by the Medical Practitioner is outside the scope of this policy.

v. Utilizing this facility alone will not be considered as a claim

Note: Medical Records / Documents submitted for utilizing this facility will not prejudice the Company's right to reject a claim in terms of policy.

23. **Unlimited Tele-Consultation:** We will arrange Tele Consultations with qualified Medical Practitioner or Healthcare professional through various modes of communication like audio, video, online portal, chat through Star Health mobile application or digital platforms.

The services provided under this cover will be made available subject to following conditions:

i. The Medical Practitioner may recommend over-the-counter medications based on the information provided.

ii. Tele Consultations should not substitute in-person consultation with independent Medical Practitioner/ Healthcare professional.

iii. The proposer should seek assistance from a health care professional when interpreting and applying them to the Insured Person's individual circumstances. If the Insured Person has any concerns about His/ her health, He/ She may consult His/ her general practitioner. We shall not hold any responsibility towards any loss or damage arising out of or in relation to any opinion, advice, prescription, actual or alleged errors, omissions and representations made by the Medical Practitioner/ Health care professional.

iv. There shall be no maximum limit on the count of Tele-Consultations that can be availed in a Policy Year by each Insured Person.

v. We/Medical Practitioner/Health care professional may refer the Insured Person to another specialist or a general physician (outside of our empaneled network) if required, and the charges for such specialist or a general physician will have to be borne by the Insured Person.

vi. We shall not be liable for any discrepancy in the information provided under this cover.

vii. Availing services is at the sole discretion and risk of the Insured Person.

24. **AI driven Face Scan:** The Insured Person can avail, AI-driven face scan facility by using Star Health mobile app to know the vital parameters such as heart rate, oxygen saturation, respiration rate up to two times per month per Insured Person in a Policy Year.

Note: The AI-driven face scan facility is a software / AI based assessment and should not be used as substitute for professional medical advice.

25. **Compassionate travel:** In the event of the Insured Person being hospitalized for a life threatening emergency at a place away from his usual place of residence as recorded in the policy, the Company will reimburse the transportation expenses by air incurred upto Rs.5000/- for one immediate family member (other than the travel companion) for travel towards the place where hospital is located, provided the claim for hospitalization is admissible under the policy.

Note: This benefit is available for Sum Insured options of Rs.10,00,000/- and above only. Payment under this benefit does not form part of the Sum Insured.

26. **Repatriation of Mortal Remains:** Following an admissible claim for hospitalization under the policy, the Company shall reimburse up to Rs.5,000/- per Policy Period towards the cost of repatriation of mortal remains of the Insured Person (including the cost of embalming and coffin charges) to the residence of the Insured as recorded in the policy. Payment under this benefit does not form part of the Sum Insured.

27. **Treatment in Valuable Service Providers:** In the event of a medical contingency requiring hospitalization, if the insured seeks advice from the Company, the Company may suggest an appropriate hospital from the network for treatment. Where the insured accepts the same and undergoes treatment in the suggested hospital, an amount calculated at 1% of Sum Insured subject to a maximum of Rs.5,000/- per Policy Period is payable as lump sum.

Note

1. This benefit is applicable for Sum Insured of Rs.3, 00,000/- and above only.
2. This benefit is payable only if there is an admissible claim for hospitalization under the policy.
3. This benefit shall be paid if a hospital is a part of the list as on date of admission
4. Payment under this benefit does not form part of the Sum Insured
5. The Company shall not be responsible for the quality of the treatment in the Valuable Service Providers.
6. For list Of Valuable Service Providers, please visit website www.starhealth.in

28. **Mandatory Co-payment (Applicable for Coverages 1, 2, 3, 4, 5, 6, 7, 8, 9, 11 and 13):** This policy is subject to co-payment of 20% of each and every claim amount for fresh as well as renewal policies for Insured Persons whose age at the time of entry is 61 years and above.

29. **Star Wellness Program:** This program intends to promote, incentivize and to reward the Insured Persons' healthy life style through various wellness activities. The wellness activities as mentioned below are designed to help the Insured Person to earn wellness reward points which will be tracked and monitored by the Company. The wellness points earned by the Insured Person(s) under the wellness program, can be utilized to get discount in premium during the renewal.

    This Wellness Program is enabled and administered online through Star Health Mobile Applications.

    Note: The Wellness Activities mentioned in the table below (from Serial Number 1 to 6) are applicable for the Insured Person(s) aged 18 years and above only. The following table shows the discount on premium available under the Wellness Program;

Wellness Points Earned	Discount in Premium
200 to 350	4%
351 to 600	10%
601 to 750	14%
751 and above	20%

The weightage is given as per the following table;

Family Size	Weightage
Self, Spouse**	1:1
Self, Spouse** and Dependent Children (up to 17 years)	1:1:0:0:0
Self, Spouse** and Dependent Children (18 years and above)	2:2:1:1:1
**Spouse / Live-in Partner / Same Sex Partner	

Note: In case of two year policy, total number of wellness points earned in two year period will be divided by two.

Please refer the Illustrations to understand the calculation of discount in premium, weightage and the calculation.

The wellness services and activities are categorized as below:

Sl. No.	Activity	Maximum number of Wellness Points that can be earned under each activity in a Policy Year
1.	Sign up points for Enrolling to Wellness Program	100
2.	Manage and Track Health	
	a. Online Health Risk Assessment (HRA)	150
	b. Preventive Risk Assessment	200
3.	**Affinity to Wellness**	
	a. Participating in Walkathon, Marathon, Cyclothon and similar activities	200
	b. Membership in a health club	200
4.	Stay Active – If the Insured member achieves the step count target on "Star Health" Mobile App	250
5.	Sharing 'Active Life Success Story' through adoption of Star Wellness Program	50
6.	Condition Management Program (CMP): Weight Management, Diabetes Management, Hypertension, De-Stress & Mind Body Healing Program.	150
7.	For Submission of Vaccination Certificate Eg: Vaccine for Covid, HPV, Pneumoccocal, Swine Flu (H1N1), Hepatitis etc..	20
8.	For Submission of Preventive Eye Check-up report	20
9.	For Submission of Preventive Dental Check-up report	20
10.	For Submission of Mammography & PAP Test (for Women) report	20
11.	For Submission of Prostate specific antigen (PSA) test report (for Male persons aged > 50 years)	20
12.	Glaucoma Screening (for persons aged > 50 years)	20

	Value Added Services	
	Medical Concierge Services	
	Digital Health Vault	
	Wellness Content	
	Post-Operative Care	
	Discounts from Network Providers	

1. **Sign up points for Enrolling to Wellness Program:** Insured Person(s) can earn 100 reward points for enrolling in Star Wellness Program through Star Health Mobile application.

2. **Manage and Track Health:**

   a. Completion of Health Risk Assessment (HRA):

   The Health Risk Assessment (HRA) questionnaire is an online tool for evaluation of health and quality of life of the Insured. It helps the Insured to introspect his/ her personal lifestyle. The Insured can log into his/her account on the website www.starhealth.in and complete the HRA questionnaire. The Insured can undertake this once per Policy Year.

   On Completion of online HRA questionnaire, the Insured earns 150 wellness points.

   Note: To get the wellness points mentioned under HRA, the Insured has to complete the entire HRA within one month from the time he/she started HRA Activity.

   b. Preventive Risk Assessment:

   The Insured can also earn wellness points by undergoing diagnostic / preventive tests during the Policy Year. These tests should include the four mandatory tests mentioned below. Insured can take these tests at any diagnostic centre at Insured's own expenses.

   -On submission of the test reports, Insured earns 200 reward points.

   Note: These tests reports should be submitted together and within 30 days from the date of undergoing such Health Check-Up.

List of mandatory tests under Preventive Risk Assessment
1. Complete Haemogram Test
2. Blood Sugar (Fasting Blood Sugar (FBS) + Postprandial (PP) [or] HbA1c)
3. Lipid profile (Total cholesterol, HDL, LDL, Triglycerides, Total Cholesterol / HDL Cholesterol Ratio)
4. Serum Creatinine

3. **Affinity towards wellness:** Insured earns wellness reward points for undertaking any of the fitness and health related activities as given below. List of Fitness Initiatives and Wellness points:

	Initiative	Wellness Points
a.	Participating in Walkathon, Marathon, Cyclothon and similar activities - On submission of BIB Number along with the details of the entry ticket taken to participate in the event and/or - On Achieving 20,000 Step count on "Star Health" Mobile App	200
b.	Membership in a health club (50 points for each quarter) - In a Gym / Yoga Centre / Zumba Classes / Aerobic Exercise/ Sports Club/ Pilates Classes/ Swimming / Tai Chi/ Martial Arts / Gymnastics/ Dance Classes	200
Note: In case if Insured is not a member of any health club, he/she should join into club within 3 months from the date of the policy risk commencement date. Insured Person should submit the health club membership.		

4. **Stay Active:** Insured earns wellness reward points on achieving the step count target on "Star Health" Mobile App as mentioned below:

Criteria to get reward points
If the number of steps per day are minimum 8,000 or above for 16 days in a month, it will be considered as one active month and insured will get 20 reward points.
Note • Incase if Insured achieves 10 active months in a Policy Year, he/ she will get 50 additional points as bonus. • First month and last month in each Policy Year will not be taken into consideration for calculation of average number of steps per day under Stay Active. • The "Star Health" Mobile App must be downloaded within 30 days of the policy risk start date to avail this benefit. • The average step count completed by an Insured member would be tracked on "Star Health" Mobile App

5. **Condition Management Program:**
   i. Weight Management Program:
      a. This Program will help the Insured Persons with Over Weight and Obesity to manage their Body Mass Index (BMI) through the empanelled wellness experts who will guide the Insured in losing excess weight and maintain their BMI.
         - 150 wellness points will be awarded in case if the results are achieved and maintained as mentioned below.

Sl. No.	Name of the Ailment	Values to be submitted	Criteria to get the Wellness points
1.	Obesity (If BMI is above 29)	Height & Weight (to calculate BMI)	Achieving and maintaining the BMI between 18 and 29
2.	Overweight (If BMI is between 25 and 29)	Height & Weight (to calculate BMI)	Reducing BMI by two points and maintaining the same BMI in the Policy Year
- Values (for BMI) shall be submitted for every 2 months (up to 5 times in each Policy Year)			

b. Incase if the Insured is not Overweight / Obese, the Insured can submit his/her 'Active Life Success Story' through adoption of Star Wellness Activities with us. On submission of Active Life Success Story through adoption of Star Wellness Activities, Insured earns 50 wellness points.

ii. Chronic Condition Management Program:

a. This Program will help the Insured suffering from Diabetes, Hypertension, Cardiovascular Disease or Asthma to track their health through the empanelled wellness experts who will guide the insured in maintaining/ improving the health condition.

- The Insured has to submit the test result values for every 3 months maximum up to 3 times in a Policy Year.
- If the test result values are within +/- 10% range of the values given below, for at least 2 times in a Policy Year, 150 wellness points will be awarded.
- These tests reports to be submitted within 1 month from the date of undergoing the Health Check-Up

Sl. No.	Name of the Ailment	Test to be submitted	Values Criteria to get the additional Wellness points
1.	Diabetes (Insured can submit either HbA1c test value (or) Fasting Blood Sugar (FBS) Range and Postprandial test value)	HbA1c	≤ 6.5
		Fasting Blood Sugar (FBS) Range and Postprandial test value	100 to 125 mg/dl below 160 mg/dl
2	Hypertension	Measured with - BP apparatus	Systolic Range - 110 to 140 mmHg Diastolic Range - 70 to 90 mmHg
3.	Cardiovascular Disease	LDL Cholesterol and Total Cholesterol / HDL Cholesterol Ratio	100 to 159 mg/dl ≤ 4.0
4.	Asthma	PFT (Pulmonary Function Test)	FEV1 (PFC) is 75% or more FEV1/ FVC is 70% or more

b. In case if the Insured is not suffering from Chronic Condition/s (Diabetes, Hypertension, Cardiovascular Disease or Asthma) he/she can opt for "De-Stress & Mind Body Healing Program". This program helps the Insured to reduce stress caused due to internal (self-generated) & external factors and increases the ability to handle stress.

- On completion of De-stress & Mind Body Healing Program 150 wellness points will be awarded.

Note: This is a 10 weeks program which insured needs to complete without any break.

6. **Reward points for Preventive Care:** Insured can earn wellness reward points for submitting the following health check-up reports once in a Policy Year which he/ she had during the Policy Year.

   a. **Submission of Vaccination Certificate/s:** Insured can earn 20 wellness reward points by submitting the Vaccination certificate related to vaccine that he/she have had during the Policy Year. Eg: Vaccine for Covid, HPV, Swine Flu (H1N1), Hepatitis etc.

   b. **Submission of Preventive Eye Check-up report:** Insured can earn 20 wellness reward points for submitting Eye Check-up report which includes near and far vision (visual equity) and Colour vision test.

   c. **Submission of Preventive Dental Check-up:** Insured can earn 20 wellness reward points for submitting Dental Check-up report which includes screening of oral cavity done by a qualified Dentist.

   d. **Submission of Mammography & PAP Test report:** Insured can earn 20 wellness reward points for submitting x-ray Mammogramgraphy or coloured doppler mammogram for preventive breast screening and PAP smear (biopsy) report.

   e. **Prostate specific antigen (PSA) test (applicable for Males aged > 50 years):** Insured can earn 20 wellness reward points for submitting Prostate specific antigen blood report.

   f. **Glaucoma Screening (for persons aged > 50 years):** Insured can earn 20 wellness reward points by submitting reports of Glaucoma screening test of both eyes including tonometery. (slit lamp test), pachymeter test, visual field test, dilated eye test and gonioscopy examination.

Value Added Services

a. **Medical Concierge Services:** The Insured can also contact Star Health to avail services like, Emergency assistance information such as nearest ambulance / hospital / blood bank etc.

b. **Digital Health Vault:** A secured Personal Health records system for Insured to store/access and share health data with trusted recipients. Using this portal, Insured can store their health documents (prescriptions, lab reports, discharge summaries etc.), track health data add family members.

c. **Wellness Content:** The wellness portal provides rich collection of health articles, blogs, tips and other health and wellness content. The contents have been written by experts drawn from various fields. Insured will benefit from having one single and reliable source for learning about various health aspects and incorporating positive health changes.

d. **Post Operative Care:** It is done through follow up phone calls (primarily for surgical cases) for resolving their medical queries.

e. **Discounts from Network Providers:** The Insured can avail discounts on the services offered by our network providers which will be displayed in our website.

Terms and conditions under wellness activity

i. Any information provided by the Insured in this regard shall be kept confidential.

ii. There will not be any cash redemption against the wellness reward points.

iii. Insured should notify and submit relevant documents, reports, receipts etc for various wellness activities within 1 month of undertaking such activity/test.

iv. For services that are provided through empanelled service provider, Star Health is only acting as a facilitator; hence would not be liable for any incremental costs or the services.

v. All medical services are being provided by empanelled health care service provider. We ensure full due diligence before empanelment. However Insured should consult his/her doctor before availing/taking the medical advices/services. The decision to utilize these advices/services is solely at Insured Person's discretion.

vi. We reserve the right to remove the wellness reward points if found to be achieved in unfair manner.

vii. Star Health, its group entities, or affiliates, their respective directors, officers, employees, agents, vendors, are not responsible or liable for, any actions, claims, demands, losses, damages, costs, charges and expenses which a Member claims to have suffered, sustained or incurred, by way of and / or on account of the Wellness Program.

viii. Services offered are subject to guidelines issued by IRDAI from time to time.

Illustration of Benefit

A 51 year old Individual Gopal and his wife Ramya along with their two dependent children (aged below 18 years) buy a **Family Health Optima Insurance Plan** with Sum Insured 10 Lacs, let's understand how they can earn **Wellness Points.** Gopal has declared that he is suffering from Diabetes. Ramya has declared her BMI as 27. Gopal and Ramya enrolled under the Star wellness program and completed the following wellness activities.

Sr. No.	Activity	Wellness Points Earned by Gopal	Wellness Points Earned by Ramya
1.	Sign up points for Enrolling to Wellness Program	100	100
2.	Manage and Track Health		
	a. Online Health Risk Assessment (HRA)	150	150
	b. Preventive Risk Assessment	200	200
3.	Affinity to Wellness		
	a. Participating in Walkathon, Marathon, Cyclothon and similar activities	200	0
	b. Membership in a health club	100	150
4.	Stay Active (Wellness points based on Step Count)	250	120
5.	For Sharing 'Active Life Success Story'	50	0
6.	Condition Management Program (CMP)	150	150
7.	Submission of Vaccination Certificate	20	20
8.	For Submission of Preventive Eye Check-up report	20	0
9.	For Submission of Preventive Dental Check-up report	0	20
10.	For Submission of Mammography & PAP Test (for Women) report	0	20
11.	For Submission of Prostate specific antigen (PSA) test report (for Male persons aged > 50 years)	20	0
12.	Glaucoma Screening (for persons aged > 50 years)	20	0
	Total Number of Wellness Points earned	**1280**	**930**
	No of wellness points based upon weightage - 1:1:0:0	**640 (1280x1/2)**	**465 (930x1/2)**

Total Number of Wellness Points earned by Gopal and Ramya = 1105 (640+465)
Based on the no of Wellness Points earned, Gopal & Ramya are eligible to get 20% discount on renewal premium

30. **Optional Cover - The following Optional Cover is available on discount as shown in the Policy Schedule**

Option to choose Voluntary Co-payment (Applicable for Coverages 1, 2, 3, 4, 5, 6, 7, 8, 9, 11 and 13): If the Insured Person chooses voluntary co-payment , the Company will provide a discount on premium as per the table given below;

Co-payment %	Discount %
10%	10%
20%	20%

Note : If Insured Persons whose age at the time of entry is 61 years and above, the voluntary co-payment will be in addition to the mandatory co-payment mentioned under Coverage 28 above. The opted co-payment is applicable for each and every claim.

31. **Add-on cover:** Star Extra Protect – Add on Cover| UIN: SHAHLIA23061V012223 and its subsequent revisions.

    Star Flexi | UIN: SHAHLIA26040V012526 and its subsequent revisions.

    These Add on covers can be availed along with this Product. Please ask for the Prospectus and Proposal Form of the same at the time of purchase. All terms and conditions of the Add-on cover will apply.

    Customers opting Section I of Star Extra Protect – Add on Cover, shall have a discount of 1% on the base policy premium of Family Health Optima Insurance Plan.

- **Exclusions:** The Company shall not be liable to make any payments under this policy in respect of any expenses what so ever incurred by the Insured Person in connection with or in respect of;

Standard Exclusions

1. **Pre-Existing Diseases – Code Excl 01**

    a. Expenses related to the treatment of a pre-existing Disease (PED) and its direct complications shall be excluded until the expiry of 36 months of continuous coverage after the date of inception of the first policy with insurer.

    b. In case of enhancement of Sum Insured the exclusion shall apply afresh to the extent of Sum Insured increase.

    c. If the Insured Person is continuously covered without any break as defined under the applicable norms on portability stipulated by IRDAI, then waiting period for the same would be reduced to the extent of prior coverage.

    d. Coverage under the policy after the expiry of 36 months for any pre-existing disease is subject to the same being declared at the time of application and accepted by Insurer.

2. **Specified disease/procedure waiting period – Code Excl 02**

   a. Expenses related to the treatment of the listed Conditions, surgeries/treatments shall be excluded until the expiry of 24 months of continuous coverage after the date of inception of the first policy with us. This exclusion shall not be applicable for claims arising due to an accident.

   b. In case of enhancement of Sum Insured the exclusion shall apply afresh to the extent of Sum Insured increase.

   c. If any of the specified disease/procedure falls under the waiting period specified for pre-Existing diseases, then the longer of the two waiting periods shall apply.

   d. The waiting period for listed conditions shall apply even if contracted after the policy or declared and accepted without a specific exclusion.

   e. If the Insured Person is continuously covered without any break as defined under the applicable norms on portability stipulated by IRDAI, then waiting period for the same would be reduced to the extent of prior coverage.

   f. List of specific diseases/procedures

      1. Treatment of Cataract and diseases of the anterior and posterior chamber of the Eye, Diseases of ENT, Diseases related to Thyroid, Benign diseases of the breast.

      2. Subcutaneous Benign Lumps, Sebaceous cyst, Dermoid cyst, Mucous cyst lip / cheek, Carpal Tunnel Syndrome, Trigger Finger, Lipoma, Neurofibroma, Fibroadenoma, Ganglion and similar pathology

      3. All treatments (Conservative, Operative treatment) and all types of intervention for Diseases related to Tendon, Ligament, Fascia, Bones and Joint Including Arthroscopy and Arthroplasty / Joint Replacement [other than caused by accident].

      4. All types of treatment for Degenerative disc and Vertebral diseases including Replacement of bones and joints and Degenerative diseases of the Musculo-skeletal system, Prolapse of Intervertebral Disc (other than caused by accident),

      5. All treatments (conservative, interventional, laparoscopic and open) related to Hepato-pancreato-biliary diseases including Gall bladder and Pancreatic calculi. All types of management for Kidney calculi and Genitourinary tract calculi.

      6. All types of Hernia,

      7. Desmoid Tumor, Umbilical Granuloma, Umbilical Sinus, Umbilical Fistula,

      8. All treatments (conservative, interventional, laparoscopic and open) related to all Diseases of Cervix, Uterus, Fallopian tubes, Ovaries(other than due to Cancer), Uterine Bleeding, Pelvic Inflammatory Diseases

      9. All Diseases of Prostate, Stricture Urethra, all Obstructive Uropathies,

10. Benign Tumours of Epididymis, Spermatocele, Varicocele, Hydrocele,
11. Fistula, Fissure in Ano, Hemorrhoids, Pilonidal Sinus and Fistula, Rectal Prolapse, Stress Incontinence
12. Varicose veins and Varicose ulcers
13. All types of transplant and related surgeries.
14. Congenital Internal disease / defect (except for coverage under "Hospitalization expenses for treatment of New Born Baby")

3. **30-day waiting period – Code Excl 03**

   A. 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, provided the same are covered.

   B. This exclusion shall not, however, apply if the Insured Person has continuous coverage for more than twelve months.

   C. The within referred waiting period is made applicable to the enhanced Sum Insured in the event of granting higher Sum Insured subsequently.

4. **Investigation & Evaluation – Code Excl 04**

   A. Expenses related to any admission primarily for diagnostics and evaluation purposes only are excluded

   B. Any diagnostic expenses which are not related or not incidental to the current diagnosis and treatment are excluded

5. **Rest Cure, rehabilitation and respite care – Code Excl 05:** Expenses related to any admission primarily for enforced bed rest and not for receiving treatment. This also includes:

   1. Custodial care either at home or in a nursing facility for personal care such as help with activities of daily living such as bathing, dressing, moving around either by skilled nurses or assistant or non-skilled persons
   2. Any services for people who are terminally ill to address physical, social, emotional and spiritual needs

6. **Obesity/ Weight Control – Code Excl 06:** Expenses related to the surgical treatment of obesity that does not fulfill all the below conditions;

   A. Surgery to be conducted is upon the advice of the Doctor

   B. The surgery/Procedure conducted should be supported by clinical protocols

   C. The member has to be 18 years of age or older and

4. Body Mass Index (BMI);
    1. greater than or equal to 40 or
    2. greater than or equal to 35 in conjunction with any of the following severe co-morbidities following failure of less invasive methods of weight loss:
        a. Obesity-related cardiomyopathy
        b. Coronary heart disease
        c. Severe Sleep Apnea
        d. Uncontrolled Type2 Diabetes

7. **Change-of-Gender treatments – Code Excl 07:** Expenses related to any treatment, including surgical management, to change characteristics of the body to those of the opposite sex.
8. **Cosmetic or plastic Surgery – Code Excl 08:** Expenses for cosmetic or plastic surgery or any treatment to change appearance unless for reconstruction following an Accident, Burn(s) or Cancer or as part of medically necessary treatment to remove a direct and immediate health risk to the insured. For this to be considered a medical necessity, it must be certified by the attending Medical Practitioner.
9. **Hazardous or Adventure sports – Code Excl 09:** Expenses related to any treatment necessitated due to participation as a professional in hazardous or adventure sports, including but not limited to, para-jumping, rock climbing, mountaineering, rafting, motor racing, horse racing or scuba diving, hand gliding, sky diving, deep-sea diving.
10. **Breach of law – Code Excl 10:** Expenses for treatment directly arising from or consequent upon any Insured Person committing or attempting to commit a breach of law with criminal intent.
11. **Excluded Providers – Code Excl 11:** Expenses incurred towards treatment in any hospital or by any Medical Practitioner or any other provider specifically excluded by the Insurer and disclosed in its website / notified to the policyholders are not admissible. However, in case of life threatening situations or following an accident, expenses up to the stage of stabilization are payable but not the complete claim.
12. Treatment for Alcoholism, drug or substance abuse or any addictive condition and consequences thereof – **Code Excl 12**
13. Treatments received in health hydros, nature cure clinics, spas or similar establishments or private beds registered as a nursing home attached to such establishments or where admission is arranged wholly or partly for domestic reasons – **Code Excl 13**

14. Dietary supplements and substances that can be purchased without prescription, including but not limited to Vitamins, minerals and organic substances unless prescribed by a medical practitioner as part of hospitalization claim or day care procedure – **Code Excl 14**

15. **Refractive Error – Code Excl 15:** Expenses related to the treatment for correction of eye sight due to refractive error less than 7.5 diopters.

16. **Unproven Treatments – Code Excl 16:** Expenses related to any unproven treatment, services and supplies for or in connection with any treatment. Unproven treatments are treatments, procedures or supplies that lack significant medical documentation to support their effectiveness.

17. **Sterility and Infertility – Code Excl 17:** Expenses related to sterility and infertility. This includes;

    a. Any type of contraception, sterilization

    b. Assisted Reproduction services including artificial insemination and advanced reproductive technologies such as IVF, ZIFT, GIFT, ICSI

    c. Gestational Surrogacy

    d. Reversal of sterilization

    Note: Except to the extent covered under Coverage - Assisted Reproduction Treatment

18. **Maternity – Code Excl 18**

    i. Medical treatment expenses traceable to childbirth (including complicated deliveries and caesarean sections incurred during hospitalization) except ectopic pregnancy;

    ii. Expenses towards miscarriage (unless due to an accident) and lawful medical termination of pregnancy during the Policy Period.

Specific Exclusions

19. Circumcision (unless necessary for treatment of a disease not excluded under this policy or necessitated due to an accident), Preputioplasty, Frenuloplasty, Preputial Dilatation and Removal of SMEGMA – **Code Excl 19**

20. Congenital External Condition / Defects / Anomalies **– Code Excl 20**

21. Convalescence, general debility, run-down condition, Nutritional deficiency states **– Code Excl 21**

22. Intentional self –injury - **Code Excl 22**

23. Injury/disease caused by or arising from or attributable to war, invasion, act of foreign enemy, warlike operations (whether war be declared or not) **– Code Excl 24**

24. Injury or disease caused by or contributed to by nuclear weapons/ materials **– Code Excl 25**

25. Expenses incurred on Enhanced External Counter Pulsation Therapy and related therapies, Chelation therapy, Hyperbaric Oxygen Therapy, Rotational Field Quantum Magnetic Resonance Therapy, VAX-D, Low level laser therapy, Photodynamic therapy and such other therapies similar to those mentioned herein under this exclusion **– Code Excl 26**

26. Unconventional, Untested, Experimental therapies **- Code Excl 27**

27. Autologous derived Stromal vascular fraction, Chondrocyte Implantation, Procedures using Platelet Rich plasma and Intra articular injection therapy **– Code Excl 28**

28. Biologicals, except when administered as an in-patient, when clinically indicated and hospitalization warranted **– Code Excl 29**

29. Inoculation or Vaccination (except for post–bite treatment and for medical treatment for therapeutic reasons) **– Code Excl 31**

30. Dental treatment or surgery unless necessitated due to accidental injuries and requiring hospitalization (Dental implants are not payable) **- Code Excl 32**

31. Hospital registration charges, admission charges, record charges , telephone charges and such other charges **– Code Excl 34**

32. Cost of spectacles and contact lens, hearing aids, Cochlear implants and procedures, walkers and crutches, wheel chairs, CPAP, BIPAP, Continuous Ambulatory Peritoneal Dialysis, infusion pump and such other similar aids **– Code Excl 35**

33. Any hospitalization which are not medically necessary / does not warrant hospitalization **– Code Excl 36**

34. Other Excluded Expenses as detailed in the website www.starhealth.in **– Code Excl 37**

35. Existing disease/s, disclosed by the insured and mentioned in the policy schedule under Permanent Exclusion (based on insured's consent) **– Code Excl 38**

- **Moratorium Period:** After completion of sixty continuous months of coverage (including portability and migration) in health insurance policy, no policy and claim shall be contestable by the insurer on grounds of non-disclosure, misrepresentation, except on grounds of established fraud. This period of sixty continuous months is called as moratorium period. The moratorium would be applicable for the Sums Insured of the first policy. Wherever, the Sum Insured is enhanced, completion of sixty continuous months would be applicable from the date of enhancement of Sums Insured only on the enhanced limits

- **Claim Settlement**

  A. **Condition Precedent to Admission of Liability:** The terms and conditions of the policy must be fulfilled by the Insured Person for the Company to make any payment for claim(s) arising under the policy.

B. Documents for Cashless Treatment:

a. For assistance call 24 hours help-line 044-69006900 or Toll Free No. 1800 425 2255, Senior Citizens may call at 044-40020888

b. Inform the ID number for easy reference

c. On admission in the hospital, produce the ID Card issued by the Company at the Hospital Helpdesk

d. Obtain the Pre-authorisation Form from the Hospital Help Desk, complete the Patient Information and resubmit to the Hospital Help Desk.

e. The Treating Doctor will complete the hospitalization / treatment information and the hospital will fill up expected cost of treatment. This form is submitted to the Company

f. The Company will process the request and call for additional documents / clarifications if the information furnished is inadequate.

g. Once all the details are furnished, the Company will process the request as per the terms and conditions as well as the exclusions therein and either approve or reject the request based on the merits.

h. In case of emergency hospitalization information to be given within 24 hours after hospitalization

i. Cashless facility can be availed only in networked Hospitals. For details of Networked Hospitals, the insured may visit www.starhealth.in or contact the nearest branch

j. KYC (Identity proof with Address) of the proposer, as per AML guidelines.

In non-network hospitals payment must be made up-front and then reimbursement will be effected on submission of documents.

Note: The Company reserves the right to call for additional documents wherever required.

Denial of a Pre-authorization request is in no way to be construed as denial of treatment or denial of coverage. The Insured Person can go ahead with the treatment, settle the hospital bills and submit the claim for a possible reimbursement.

C. For Reimbursement claims : Time limit for submission of

Sl.No.	Type of Claim	Prescribed time limit
1	Reimbursement of hospitalization, day care and pre hospitalization expenses	Claim must be filed within 15 days from the date of discharge from the Hospital.
2	Reimbursement of Post hospitalization	Within 15 days after completion of 90 days from the date of discharge from hospital

D. **Notification of Claim :** Upon the happening of any event giving rise or likely to give rise to a claim under the Policy, a Notification of Claim with full particulars shall be sent to the Company within stipulated time limit as described below:

Emergency Hospitalization (Cashless / Reimbursement): Within 24 hours of date and time of Hospitalization if the Insured Person has been hospitalized in an Emergency.

Planned Hospitalization (Cashless / Reimbursement): At least 48 hours prior to the proposed treatment or date and time of Hospitalization.

Note: Conditions C and D are precedent to admission of liability under the policy. However, the Company will examine and relax the time limit mentioned in these conditions depending upon the merits of the case.

E. **Documents to be submitted for Reimbursement:** The reimbursement claim is to be supported with the following documents and submitted within the prescribed time limit.

a. Duly completed claim form, and

b. Pre Admission investigations and treatment papers in original

c. Discharge Summary in original from the hospital

d. Cash receipts in original from hospital, chemists

e. Cash receipts and reports for tests done in original

f. Receipts from doctors, surgeons, anesthetist in original

g. Certificate from the attending doctor regarding the diagnosis

h. Copy of PAN card

i. Copy of Aadhaar Card

j. Any other document specific to the treatment / illness

k. Prescriptions and receipt for Pre and Post-Hospitalization expenses

l. KYC (Identity proof with Address) of the proposer, as per AML Guidelines

m. NEFT documents viz., Customer name, Bank Account No., Name of the Bank, IFSC code

n. CKYC No. of the proposer (if available)

Note: For assistance call 24 hours help-line 044-69006900 or Toll Free No. 1800 425 2255, Senior Citizens may call at 044-40020888

For the comprehensive list of documents to be submitted while filing a reimbursement claim, please refer our website under the link https://www.starhealth.in/claims/#claim-process.

- **Disclosure of information:** The policy shall be void and all premium paid thereon shall be forfeited to the Company in the event of misrepresentation, mis description or non-disclosure of any material fact by the policy holder

- **Cancellation**

  i. The Policy Holder may cancel his policy any time during the term by giving 7 days written notice. In such an event, The Company shall

     a. refund proportionate premium for unexpired Policy Period, if Policy Term is upto one year and there is no claim (s) made during the Policy Period.

     b. refund premium for the unexpired Policy Period, in respect of policies with Policy Term more than 1 year and risk coverage for such Policy Years has not commenced.

  ii. 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. There would be no refund of premium on cancellation on grounds of misrepresentation, non-disclosure of material facts or fraud

  Note: In case of long-term policies, the refund will be given after adjusting for the long term discount availed by the insured/ policyholder

- **Automatic Termination:** The insurance under this policy with respect to each relevant Insured Person policy shall expire immediately on the earlier of the following events

  i. Upon the death of the Insured Person This means that, the cover for the surviving members of the family will continue, subject to other terms of the policy.

  ii. Upon exhaustion of the Sum Insured, Limit of Coverage, Limit of Coverage Plus Restore and / or Recharge Sum Insured.

- **Migration:** In case of migration of one policy to another with the same insurer, the Policyholder (including all members under family cover and group insurance policies) can transfer the credits gained to the extent of the Sum Insured, No Claim Bonus, Specific Waiting Periods, Waiting period for Pre-Existing Diseases, Moratorium period etc. in the previous policy to the migrated policy.

- **Portability:**

  i. The Policyholder has the choice to port his / her policy from one Insurer to another by applying to such Insurer to port the entire policy along with all the members of the family, if any, at least 30 days before, but not earlier than 60 days from the policy renewal date as per IRDAI guidelines related to portability.

  ii. The Policyholder is entitled to transfer the credits gained to the extent of the Sum Insured, No Claim Bonus, Specific Waiting Periods, Waiting period for Pre-Existing Diseases, Moratorium period etc. from the existing Insurer to the Acquiring Insurer in the previous policy.

- **Renewal of Policy:** The policy shall be renewable provided the product is not withdrawn, except in case of established fraud or non-disclosure or misrepresentation by the Policyholder. If the product is withdrawn, the policyholder shall be provided with suitable options to migrate as per the procedure stated under "withdrawal clause"

i. At the end of the Policy Period, the policy shall terminate and can be renewed within the Grace Period of 30 days.

ii. While coverage is not available during the Grace Period, if the policy is renewed during the Grace Period, all the credits (Sum Insured, No Claim Bonus, Specific Waiting Periods, Waiting period for Pre-Existing Diseases, Moratorium period etc.) accrued under the policy shall be protected.

iii. At the time of renewal, if the dependent child covered under the policy is above 25 years of age, the policy shall be renewed on Individual basis for the said child.

iv. If at the time of renewal, adult(s) insured under the policy cease to be Insured Person on account of death, then the dependent child or children if any covered, shall be insured on Individual basis. Proof of death has to be submitted for this purpose. Proposer (at the time of such renewal and its subsequent renewals) should have insurable interest to insure such child or children.

v. Where the policy is issued for a family size of 2A (covering Self and Spouse / Live in Partner / Same Sex Partners), in the event of death of one of the adult or divorce or separation of the partners, the policy shall be renewed on Individual basis. Proof of death or separation has to be submitted for this purpose. Name of the person proposed to continue cover under this policy has to be specifically stated at the time of renewal.

- **Possibility of Revision of Terms of the Policy including the Premium Rates:** The Company, may revise or modify the terms of the policy including the premium rates, as per the extant Guidelines. The Insured Person shall be notified thirty days before the changes are effected.

- **Premium Payment in Instalments:** If the Policyholder has opted for Payment of Premium on an instalment basis i.e. Half Yearly or Quarterly or Monthly, as mentioned in the Policy Schedule/Certificate of Insurance, the following conditions shall apply (notwithstanding any terms contrary elsewhere in the policy)

i. For monthly instalment option: Grace Period of 15 days would be given to pay the instalment premium due for the policy.

ii. For Quarterly and Half yearly instalment option: Grace Period of 30 days would be given to pay the instalment premium due for the policy.

iii. The Policyholder will get the accrued continuity benefit in respect of the (Sum Insured, No Claim Bonus, Specific Waiting Periods, Waiting period for Pre-Existing Diseases, Moratorium period etc.) in the event of payment of premium within the stipulated Grace Period.

iv. No interest will be charged if the instalment premium is not paid on due date.

v. In case of instalment premium due not received within the grace period, the policy will get cancelled.

vi. In the event of a claim, all subsequent premium instalments shall immediately become due and payable.

vii. The company has the right to recover and deduct all the pending instalments from the claim amount due under the policy.

viii. For premium paid in instalments during the Policy Period, coverage is available during the Grace Period also.

- **Medical Underwriting Loading:** Company may apply a risk loading on the premium payable (based upon the declarations made in the proposal form and the health status of the persons proposed for insurance).

  i. The maximum risk loading applicable for an individual shall not exceed above 125% per diagnosis / medical condition and an overall risk loading up to 200% per Insured Person.

  ii. This loading is applied from the Commencement Date of the Policy including subsequent renewal(s) with the Company.

  iii. Company will inform about the applicable risk loading or exclusion or both as the case may be through a counter offer.

  iv. The Company will issue Policy only after getting the Proposer's consent and additional premium (if any).

- **Free Look Period:** The Free Look Period shall be applicable on new individual health insurance policies and not on renewals or at the time of porting/migrating the policy.

  The Policyholder shall be allowed free look period of thirty days from date of receipt of the policy document whether electronically or otherwise to review the terms and conditions of the policy. If the Policyholder is not satisfied with any of the terms and conditions and has not made any claim, the Policyholder has the option to cancel his/her policy. This option is available in case of policies with a term of one year or more.

  The Policyholder shall be entitled to a refund of the premium paid subject only to a deduction of a proportionate risk premium for the period of cover and the expenses, if any incurred by the Insurer on medical examination of the proposer and stamp duty charges.

- **Redressal of Grievance:** Incase of any grievance the Insured Person may contact the Company through

Website	:	**www.starhealth.in**
E-mail	:	**gro@starhealth.in, grievances@starhealth.in**
Ph. No.	:	**044-69006900 | Senior Citizens may call at 044-69007500**
Courier/ Post	:	**Star Health and Allied Insurance Company Limited, 4th Floor, Balaji Complex, No.15, Whites Lane, Whites Road, Royapettah, Chennai-600014**

  Insured Person may also approach the grievance cell at any of the company's branches with the details of grievance.

If Insured Person is not satisfied with the redressal of grievance through one of the above methods, Insured Person may contact the grievance officer at 044-43664600.

For updated details of grievance officer, kindly refer the link https://www.starhealth.in/grievance redressal

If Insured Person is not satisfied with the redressal of grievance through above methods, the Insured Person may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance as per Insurance Ombudsman Rules 2017, as amended from time to time.

Grievance may also be lodged at IRDAI Integrated Grievance Management System - https://bimabharosa.irdai.gov.in/

- **Revision of Sum Insured:** Reduction or enhancement of Sum Insured is permissible only at the time of renewal. The acceptance for enhancement and the amount of enhancement will be at the discretion of the Company and subject to **Exclusion Code Excl 01, Exclusion Code Excl 02 and Exclusion Code Excl 03.**

- **Withdrawal of policy:**

  In the likelihood of this product being withdrawn in future, the Company will intimate the Policyholder about the same 90 days prior to expiry of the policy.

  i. A one-time option to renew the existing product, if renewal falls within the 90 days from the date of withdrawal of the product, or

  ii. Policyholder will have the option to migrate to similar health insurance product available with the Company at the time of renewal. Policyholder can transfer the credits gained (to the extent of Sum Insured, No Claim Bonus, Specific Waiting Periods, Waiting period for Pre-Existing Diseases, Moratorium period etc.) in the previous policy to the migrated policy, provided the policy has been maintained without a break.

- **Relief under Sec 80-D:** Insured Person is eligible for relief under Section 80-D of the IT Act in respect of the premium paid by any mode other than cash.

- **IMPORTANT NOTE**

  i. The Sum Insured, Loyalty Bonus and other related benefits floats amongst the insured members.

  ii. The Policy Schedule and any Endorsement are to be read together and any word or such meaning wherever it appears shall have the meaning as stated in the Act / Indian Laws

  iii. The terms, conditions and exceptions that appear in the Policy or in any Endorsement are part of the contract, must be complied with and applies to each relevant Insured Person. Failure to comply with may result in the claim being denied.

  iv. The attention of the policy holder is drawn to our website www.starhealth.in for anti fraud policy of the company for necessary compliance by all stake holders

- **Excluded Hospitals (providers):** Insured can refer the company website using the following link to get the list of excluded hospitals. https://www.starhealth.in/lookup/hospital/#excluded-hospital

- **Buy this insurance:** Please contact our nearest Branch Office /our Agent or visit our website www.starhealth.in for online purchase. 5% discount for first purchased online and its renewals (If the policy is first purchased online and the same is renewed online, then 5% discount will be given for such renewals too).

- **Important:** IRDAI or its officials do not involve in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

- **Prohibition of Rebates:** Section 41 of Insurance Act 1938 (Prohibition of rebates): 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 of 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 published prospectuses or tables of the insurer. Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

- **Zone Description**

  Zone A: Delhi, New Delhi, Faridabad, Gurugram, Shahdara, Ahmedabad, Surat, Vadodara, Gautam Buddha Nagar, Ghaziabad, Mewat, Alwar, Baghpat, Bhiwani, Bulandshahar, Fatehabad, Hisar, jhajjar, Jind, Kaithal, Karnal, Kurukshetra, Mahendragarh, Meerut, Muzaffar nagar, Palwal, Panchsheel Nagar, Panipat, Rewari, Rohtak, Saharanpur, Sirsa and Sonipat

  Zone B: Mumbai (Including suburban), Rest of Gujarat, Thane, Palghar and Raigad

  Zone C: Chennai, Ernakulam, Thiruvananthapuram, Bengaluru, Chengalpattu, Kanchipuram, Nashik, Pune, Tiruvallur, Hyderabad, Kollam, Wayanad, Indore, K V Ranga Reddy, Medchal Malkajgiri, Ahmed Nagar and Gwalior

  Zone D: Rest of India

Premium Chart for Fresh Customers						
NON - PARENT / PARENT-IN-LAW						
Premium Chart for 1 Year (in Rs.) Zone A | A-Adult, C-Child						
Family Size	**Age Band in Years/ SI**	**5,00,000**	**10,00,000**	**15,00,000**	**20,00,000**	**25,00,000**
1A+1C	16 days - 35	15,761	18,912	21,750	24,360	26,795
	36-45	19,873	23,847	27,424	30,715	33,787
	46-50	27,038	32,446	37,313	41,790	45,970
	51-55	35,830	42,996	49,445	55,379	60,916
	56-59	43,182	51,819	59,591	66,742	73,417
	60	41,305	49,566	57,000	63,841	70,225
	61-65	50,623	60,746	69,859	78,242	86,066
	66-70	65,607	78,728	90,537	1,01,402	1,11,543
	71-75	81,840	98,209	1,12,940	1,26,493	1,39,142
	76-80	98,073	1,17,689	1,35,342	1,51,583	1,66,741
	Above 80	1,12,683	1,35,221	1,55,504	1,74,164	1,91,581
1A+2C	16 days - 35	21,512	25,813	29,685	33,248	36,572
	36-45	22,760	27,311	31,408	35,177	38,695
	46-50	29,807	35,768	41,133	46,070	50,677
	51-55	37,160	44,592	51,280	57,433	63,176
	56-59	44,081	52,898	60,832	68,133	74,945
	60	42,165	50,598	58,188	65,171	71,687
	61-65	51,296	61,555	70,789	79,283	87,211
	66-70	66,281	79,537	91,467	1,02,443	1,12,688
	71-75	82,514	99,017	1,13,869	1,27,533	1,40,287
	76-80	98,747	1,18,496	1,36,271	1,52,624	1,67,887
	Above 80	1,13,357	1,36,029	1,56,433	1,75,205	1,92,726
1A+3C	16 days - 35	26,136	31,363	36,067	40,396	44,436
	36-45	27,653	33,184	38,161	42,741	47,014
	46-50	32,575	39,089	44,953	50,347	55,383
	51-55	38,489	46,187	53,116	59,488	65,437
	56-59	44,981	53,978	62,074	69,523	76,475
	60	43,025	51,631	59,375	66,501	73,150
	61-65	51,970	62,364	71,718	80,325	88,356
	66-70	66,955	80,345	92,397	1,03,485	1,13,833
	71-75	83,187	99,825	1,14,799	1,28,575	1,41,432
	76-80	99,421	1,19,305	1,37,201	1,53,665	1,69,032
	Above 80	1,14,031	1,36,837	1,57,363	1,76,247	1,93,871

Premium Chart for 1 Year (in Rs.) Zone A | A-Adult, C-Child						
Family Size	**Age Band in Years/ SI**	**5,00,000**	**10,00,000**	**15,00,000**	**20,00,000**	**25,00,000**
2A	16 days - 35	16,348	19,618	22,561	25,268	27,795
	36-45	22,648	27,176	31,253	35,004	38,504
	46-50	32,360	38,833	44,657	50,017	55,017
	51-55	45,999	55,200	63,479	71,098	78,207
	56-59	56,376	67,652	77,800	87,136	95,850
	60	53,926	64,711	74,417	83,348	91,683
	61-65	66,598	79,918	91,906	1,02,934	1,13,228
	66-70	86,578	1,03,893	1,19,478	1,33,814	1,47,197
	71-75	1,08,223	1,29,867	1,49,347	1,67,269	1,83,996
	76-80	1,29,867	1,55,841	1,79,216	2,00,722	2,20,794
	Above 80	1,49,347	1,79,216	2,06,098	2,30,831	2,53,913
2A+1C	16 days - 35	22,515	27,017	31,071	34,799	38,280
	36-45	26,496	31,796	36,565	40,953	45,048
	46-50	36,052	43,262	49,750	55,721	61,293
	51-55	47,773	57,328	65,927	73,838	81,222
	56-59	57,577	69,092	79,455	88,989	97,889
	60	55,073	66,088	76,001	85,120	93,633
	61-65	67,496	80,996	93,145	1,04,323	1,14,755
	66-70	87,476	1,04,971	1,20,718	1,35,203	1,48,723
	71-75	1,09,120	1,30,945	1,50,587	1,68,657	1,85,522
	76-80	1,30,765	1,56,918	1,80,456	2,02,110	2,22,322
	Above 80	1,50,245	1,80,294	2,07,338	2,32,218	2,55,440
2A+2C	16 days - 35	28,682	34,418	39,581	44,330	48,763
	36-45	30,346	36,415	41,878	46,903	51,593
	46-50	39,742	47,690	54,845	61,425	67,568
	51-55	49,546	59,455	68,373	76,578	84,236
	56-59	58,776	70,530	81,110	90,843	99,928
	60	56,220	67,464	77,584	86,893	95,583
	61-65	68,395	82,074	94,385	1,05,711	1,16,282
	66-70	88,374	1,06,049	1,21,956	1,36,591	1,50,250
	71-75	1,10,019	1,32,023	1,51,825	1,70,045	1,87,049
	76-80	1,31,663	1,57,995	1,81,695	2,03,499	2,23,849
	Above 80	1,51,143	1,81,372	2,08,578	2,33,607	2,56,967

Premium Chart for 1 Year (in Rs.) Zone A | A-Adult, C-Child						
Family Size	Age Band in Years/ SI	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000
2A+3C	16 days - 35	34,848	41,818	48,090	53,862	59,247
	36-45	36,871	44,245	50,881	56,987	62,686
	46-50	43,434	52,120	59,938	67,131	73,843
	51-55	51,319	61,582	70,820	79,318	87,250
	56-59	59,975	71,969	82,765	92,697	1,01,966
	60	57,367	68,840	79,167	88,667	97,533
	61-65	69,292	83,151	95,624	1,07,099	1,17,809
	66-70	89,273	1,07,127	1,23,195	1,37,979	1,51,777
	71-75	1,10,917	1,33,101	1,53,065	1,71,433	1,88,577
	76-80	1,32,561	1,59,074	1,82,934	2,04,887	2,25,376
	Above 80	1,52,042	1,82,449	2,09,817	2,34,995	2,58,494

Premium Chart for 1 Year (in Rs.) Zone B | A-Adult, C-Child						
Family Size	Age Band in Years/ SI	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000
1A+1C	16 days - 35	14,939	17,927	20,616	23,090	25,398
	36-45	18,837	22,604	25,995	29,114	32,025
	46-50	25,629	30,754	35,369	39,612	43,574
	51-55	33,962	40,754	46,867	52,491	57,741
	56-59	40,930	49,117	56,485	63,263	69,589
	60	39,151	46,982	54,029	60,513	66,564
	61-65	47,983	57,580	66,217	74,163	81,579
	66-70	62,187	74,624	85,818	96,116	1,05,728
	71-75	77,574	93,089	1,07,051	1,19,898	1,31,888
	76-80	92,961	1,11,553	1,28,286	1,43,681	1,58,048
	Above 80	1,06,809	1,28,171	1,47,396	1,65,085	1,81,593
1A+2C	16 days - 35	20,390	24,467	28,138	31,514	34,666
	36-45	21,574	25,888	29,771	33,343	36,678
	46-50	28,252	33,903	38,989	43,667	48,035
	51-55	35,222	42,266	48,607	54,439	59,883
	56-59	41,784	50,140	57,661	64,581	71,038
	60	39,967	47,960	55,154	61,773	67,950
	61-65	48,622	58,346	67,098	75,150	82,665
	66-70	62,826	75,390	86,699	97,102	1,06,813
	71-75	78,212	93,855	1,07,934	1,20,885	1,32,973
	76-80	93,600	1,12,319	1,29,167	1,44,667	1,59,133
	Above 80	1,07,447	1,28,937	1,48,278	1,66,071	1,82,678

Premium Chart for 1 Year (in Rs.) Zone B | A-Adult, C-Child						
Family Size	**Age Band in Years/ SI**	**5,00,000**	**10,00,000**	**15,00,000**	**20,00,000**	**25,00,000**
1A+3C	16 days - 35	24,774	29,729	34,188	38,290	42,119
	36-45	26,211	31,454	36,172	40,513	44,563
	46-50	30,877	37,052	42,609	47,723	52,496
	51-55	36,483	43,779	50,346	56,387	62,027
	56-59	42,636	51,164	58,838	65,899	72,488
	60	40,783	48,939	56,280	63,033	69,337
	61-65	49,260	59,113	67,979	76,137	83,751
	66-70	63,464	76,157	87,580	98,089	1,07,898
	71-75	78,850	94,621	1,08,814	1,21,872	1,34,058
	76-80	94,238	1,13,086	1,30,049	1,45,654	1,60,219
	Above 80	1,08,086	1,29,704	1,49,159	1,67,058	1,83,764
2A	16 days - 35	15,496	18,596	21,385	23,951	26,346
	36-45	21,467	25,760	29,624	33,179	36,496
	46-50	30,674	36,808	42,329	47,409	52,150
	51-55	43,602	52,322	60,170	67,391	74,130
	56-59	53,437	64,125	73,744	82,594	90,853
	60	51,114	61,338	70,538	79,002	86,903
	61-65	63,127	75,752	87,115	97,569	1,07,325
	66-70	82,065	98,477	1,13,249	1,26,838	1,39,522
	71-75	1,02,580	1,23,096	1,41,561	1,58,549	1,74,403
	76-80	1,23,096	1,47,716	1,69,873	1,90,258	2,09,284
	Above 80	1,41,561	1,69,873	1,95,355	2,18,797	2,40,676
2A+1C	16 days - 35	21,341	25,610	29,450	32,985	36,283
	36-45	25,116	30,138	34,660	38,818	42,701
	46-50	34,172	41,006	47,157	52,816	58,098
	51-55	45,283	54,339	62,490	69,988	76,987
	56-59	54,575	65,490	75,313	84,351	92,786
	60	52,202	62,642	72,039	80,683	88,752
	61-65	63,978	76,773	88,289	98,883	1,08,773
	66-70	82,916	99,499	1,14,424	1,28,154	1,40,970
	71-75	1,03,432	1,24,118	1,42,736	1,59,864	1,75,851
	76-80	1,23,948	1,48,738	1,71,048	1,91,574	2,10,731
	Above 80	1,42,413	1,70,894	1,96,530	2,20,113	2,42,124

Premium Chart for 1 Year (in Rs.) Zone B | A-Adult, C-Child						
Family Size	**Age Band in Years/ SI**	**5,00,000**	**10,00,000**	**15,00,000**	**20,00,000**	**25,00,000**
2A+2C	16 days - 35	27,187	32,624	37,518	42,020	46,221
	36-45	28,763	34,517	39,695	44,458	48,903
	46-50	37,670	45,205	51,985	58,223	64,046
	51-55	46,963	56,356	64,809	72,585	79,845
	56-59	55,711	66,853	76,881	86,108	94,718
	60	53,289	63,947	73,539	82,364	90,600
	61-65	64,829	77,795	89,464	1,00,200	1,10,219
	66-70	83,767	1,00,521	1,15,599	1,29,470	1,42,417
	71-75	1,04,283	1,25,139	1,43,911	1,61,180	1,77,298
	76-80	1,24,799	1,49,759	1,72,222	1,92,889	2,12,178
	Above 80	1,43,264	1,71,917	1,97,704	2,21,428	2,43,571
2A+3C	16 days - 35	33,031	39,638	45,583	51,053	56,158
	36-45	34,949	41,938	48,228	54,016	59,418
	46-50	41,169	49,403	56,813	63,630	69,993
	51-55	48,643	58,372	67,128	75,183	82,702
	56-59	56,849	68,218	78,450	87,864	96,651
	60	54,377	65,252	75,040	84,044	92,449
	61-65	65,681	78,816	90,639	1,01,515	1,11,667
	66-70	84,618	1,01,542	1,16,774	1,30,786	1,43,864
	71-75	1,05,135	1,26,162	1,45,086	1,62,495	1,78,745
	76-80	1,25,650	1,50,780	1,73,397	1,94,206	2,13,626
	Above 80	1,44,116	1,72,938	1,98,879	2,22,744	2,45,018

Premium Chart for 1 Year (in Rs.) Zone C | A-Adult, C-Child						
Family Size	**Age Band in Years/ SI**	**5,00,000**	**10,00,000**	**15,00,000**	**20,00,000**	**25,00,000**
1A+1C	16 days - 35	12,850	15,421	17,734	19,862	21,848
	36-45	16,203	19,444	22,361	25,044	27,548
	46-50	22,046	26,456	30,424	34,074	37,482
	51-55	29,215	35,058	40,316	45,154	49,669
	56-59	35,209	42,251	48,590	54,420	59,861
	60	33,679	40,414	46,477	52,053	57,259
	61-65	41,276	49,531	56,961	63,796	70,176
	66-70	53,494	64,193	73,822	82,680	90,948
	71-75	66,731	80,076	92,088	1,03,138	1,13,452
	76-80	79,967	95,960	1,10,354	1,23,596	1,35,956
	Above 80	91,879	1,10,255	1,26,793	1,42,009	1,56,209

Premium Chart for 1 Year (in Rs.) Zone C | A-Adult, C-Child						
Family Size	Age Band in Years/ SI	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000
1A+2C	16 days - 35	17,540	21,047	24,205	27,109	29,820
	36-45	18,557	22,269	25,609	28,682	31,551
	46-50	24,304	29,164	33,539	37,564	41,319
	51-55	30,299	36,359	41,812	46,830	51,512
	56-59	35,943	43,132	49,601	55,553	61,109
	60	34,381	41,257	47,444	53,137	58,452
	61-65	41,826	50,190	57,719	64,645	71,110
	66-70	54,043	64,852	74,580	83,529	91,883
	71-75	67,280	80,735	92,846	1,03,987	1,14,386
	76-80	80,516	96,619	1,11,111	1,24,445	1,36,890
	Above 80	92,428	1,10,914	1,27,551	1,42,857	1,57,142
1A+3C	16 days - 35	21,311	25,573	29,409	32,938	36,231
	36-45	22,548	27,057	31,116	34,849	38,334
	46-50	26,561	31,873	36,653	41,052	45,158
	51-55	31,383	37,659	43,308	48,506	53,356
	56-59	36,676	44,012	50,614	56,687	62,356
	60	35,082	42,098	48,413	54,223	59,645
	61-65	42,375	50,850	58,477	65,493	72,044
	66-70	54,592	65,511	75,338	84,378	92,816
	71-75	67,829	81,395	93,603	1,04,836	1,15,319
	76-80	81,065	97,278	1,11,870	1,25,293	1,37,823
	Above 80	92,978	1,11,573	1,28,309	1,43,706	1,58,076
2A	16 days - 35	13,331	15,996	18,395	20,603	22,663
	36-45	18,465	22,159	25,483	28,541	31,395
	46-50	26,386	31,662	36,412	40,782	44,859
	51-55	37,507	45,008	51,759	57,971	63,768
	56-59	45,967	55,162	63,436	71,049	78,153
	60	43,969	52,764	60,678	67,959	74,756
	61-65	54,302	65,163	74,937	83,929	92,322
	66-70	70,593	84,712	97,418	1,09,108	1,20,019
	71-75	88,241	1,05,890	1,21,773	1,36,385	1,50,024
	76-80	1,05,890	1,27,067	1,46,128	1,63,663	1,80,029
	Above 80	1,21,773	1,46,128	1,68,047	1,88,212	2,07,034

Premium Chart for 1 Year (in Rs.) Zone C | A-Adult, C-Child						
Family Size	Age Band in Years/ SI	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000
2A+1C	16 days - 35	18,358	22,029	25,335	28,374	31,212
	36-45	21,604	25,925	29,814	33,392	36,731
	46-50	29,395	35,274	40,565	45,433	49,977
	51-55	38,953	46,743	53,755	60,205	66,226
	56-59	46,946	56,336	64,785	72,560	79,815
	60	44,904	53,886	61,968	69,405	76,346
	61-65	55,034	66,041	75,948	85,062	93,568
	66-70	71,325	85,590	98,429	1,10,240	1,21,264
	71-75	88,973	1,06,768	1,22,783	1,37,518	1,51,270
	76-80	1,06,622	1,27,946	1,47,138	1,64,795	1,81,274
	Above 80	1,22,505	1,47,007	1,69,057	1,89,344	2,08,279
2A+2C	16 days - 35	23,386	28,063	32,273	36,145	39,760
	36-45	24,743	29,692	34,146	38,243	42,068
	46-50	32,405	38,886	44,718	50,085	55,093
	51-55	40,398	48,478	55,749	62,440	68,684
	56-59	47,924	57,508	66,135	74,071	81,478
	60	45,840	55,008	63,260	70,850	77,936
	61-65	55,766	66,920	76,958	86,194	94,813
	66-70	72,057	86,469	99,440	1,11,373	1,22,509
	71-75	89,706	1,07,647	1,23,794	1,38,649	1,52,515
	76-80	1,07,354	1,28,825	1,48,148	1,65,927	1,82,519
	Above 80	1,23,238	1,47,885	1,70,068	1,90,476	2,09,524
2A+3C	16 days - 35	28,414	34,097	39,211	43,917	48,308
	36-45	30,064	36,076	41,487	46,465	51,112
	46-50	35,414	42,497	48,871	54,736	60,210
	51-55	41,844	50,213	57,744	64,674	71,141
	56-59	48,902	58,682	67,484	75,583	83,140
	60	46,775	56,130	64,550	72,296	79,526
	61-65	56,499	67,799	77,970	87,325	96,058
	66-70	72,790	87,348	1,00,450	1,12,504	1,23,755
	71-75	90,438	1,08,526	1,24,804	1,39,782	1,53,759
	76-80	1,08,087	1,29,704	1,49,159	1,67,058	1,83,764
	Above 80	1,23,970	1,48,764	1,71,078	1,91,608	2,10,769

Premium Chart for 1 Year (in Rs.) Zone D | A-Adult, C-Child						
Family Size	Age Band in Years/ SI	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000
1A+1C	16 days - 35	10,040	12,048	13,854	15,518	17,069
	36-45	12,659	15,191	17,469	19,565	21,523
	46-50	17,224	20,668	23,769	26,621	29,283
	51-55	22,823	27,389	31,497	35,277	38,804
	56-59	27,507	33,009	37,961	42,516	46,767
	60	26,311	31,574	36,310	40,667	44,734
	61-65	32,247	38,697	44,501	49,841	54,825
	66-70	41,792	50,150	57,673	64,595	71,053
	71-75	52,133	62,560	71,944	80,577	88,634
	76-80	62,474	74,968	86,214	96,559	1,06,216
	Above 80	71,781	86,136	99,057	1,10,943	1,22,039
1A+2C	16 days - 35	13,703	16,443	18,910	21,179	23,297
	36-45	14,499	17,398	20,007	22,408	24,649
	46-50	18,987	22,785	26,203	29,347	32,281
	51-55	23,670	28,405	32,666	36,585	40,244
	56-59	28,080	33,697	38,751	43,401	47,741
	60	26,860	32,232	37,066	41,514	45,665
	61-65	32,676	39,211	45,093	50,503	55,555
	66-70	42,222	50,666	58,266	65,257	71,783
	71-75	52,562	63,075	72,536	81,240	89,364
	76-80	62,903	75,483	86,806	97,223	1,06,945
	Above 80	72,210	86,651	99,649	1,11,607	1,22,768
1A+3C	16 days - 35	16,649	19,979	22,975	25,733	28,306
	36-45	17,615	21,138	24,308	27,226	29,948
	46-50	20,751	24,900	28,636	32,073	35,279
	51-55	24,518	29,421	33,834	37,895	41,684
	56-59	28,653	34,384	39,541	44,287	48,715
	60	27,407	32,889	37,822	42,361	46,597
	61-65	33,106	39,726	45,685	51,167	56,284
	66-70	42,650	51,180	58,858	65,920	72,513
	71-75	52,992	63,590	73,127	81,904	90,093
	76-80	63,332	75,998	87,398	97,886	1,07,675
	Above 80	72,639	87,166	1,00,241	1,12,270	1,23,497

Premium Chart for 1 Year (in Rs.) Zone D | A-Adult, C-Child						
Family Size	**Age Band in Years/ SI**	**5,00,000**	**10,00,000**	**15,00,000**	**20,00,000**	**25,00,000**
2A	16 days - 35	10,414	12,497	14,372	16,096	17,706
	36-45	14,427	17,312	19,909	22,298	24,528
	46-50	20,614	24,737	28,447	31,861	35,047
	51-55	29,302	35,163	40,437	45,289	49,818
	56-59	35,913	43,095	49,559	55,506	61,057
	60	34,352	41,221	47,404	53,093	58,402
	61-65	42,423	50,908	58,545	65,570	72,127
	66-70	55,151	66,181	76,108	85,241	93,765
	71-75	68,939	82,726	95,135	1,06,551	1,17,206
	76-80	82,726	99,271	1,14,162	1,27,861	1,40,647
	Above 80	95,135	1,14,162	1,31,286	1,47,041	1,61,745
2A+1C	16 days - 35	14,342	17,210	19,792	22,167	24,384
	36-45	16,879	20,255	23,293	26,087	28,696
	46-50	22,964	27,558	31,692	35,495	39,044
	51-55	30,432	36,518	41,996	47,035	51,739
	56-59	36,677	44,012	50,614	56,687	62,356
	60	35,082	42,098	48,413	54,223	59,645
	61-65	42,996	51,594	59,334	66,454	73,100
	66-70	55,723	66,868	76,897	86,125	94,738
	71-75	69,511	83,413	95,925	1,07,435	1,18,179
	76-80	83,298	99,958	1,14,952	1,28,746	1,41,620
	Above 80	95,707	1,14,848	1,32,076	1,47,925	1,62,717
2A+2C	16 days - 35	18,270	21,924	25,213	28,239	31,062
	36-45	19,330	23,197	26,677	29,878	32,865
	46-50	25,316	30,379	34,936	39,128	43,042
	51-55	31,561	37,873	43,554	48,781	53,659
	56-59	37,441	44,929	51,668	57,869	63,655
	60	35,813	42,975	49,422	55,352	60,888
	61-65	43,568	52,281	60,124	67,338	74,073
	66-70	56,296	67,555	77,687	87,010	95,710
	71-75	70,083	84,099	96,714	1,08,320	1,19,152
	76-80	83,871	1,00,644	1,15,741	1,29,630	1,42,593
	Above 80	96,279	1,15,535	1,32,866	1,48,809	1,63,690

Premium Chart for 1 Year (in Rs.) Zone D | A-Adult, C-Child						
Family Size	**Age Band in Years/ SI**	**5,00,000**	**10,00,000**	**15,00,000**	**20,00,000**	**25,00,000**
2A+3C	16 days - 35	22,198	26,638	30,634	34,309	37,740
	36-45	23,487	28,185	32,411	36,301	39,932
	46-50	27,668	33,200	38,180	42,763	47,039
	51-55	32,690	39,229	45,113	50,526	55,579
	56-59	38,205	45,845	52,722	59,049	64,954
	60	36,544	43,852	50,430	56,482	62,130
	61-65	44,140	52,967	60,914	68,223	75,046
	66-70	56,868	68,241	78,476	87,894	96,684
	71-75	70,655	84,786	97,504	1,09,204	1,20,125
	76-80	84,443	1,01,331	1,16,531	1,30,515	1,43,566
	Above 80	96,851	1,16,222	1,33,655	1,49,693	1,64,663

Premium Chart for Other Customers For applicability of discount, please refer section 'Favourable Claim Experience Discount'										
NON - PARENT / PARENT-IN-LAW										
Premium Chart for 1 Year (in Rs.) Zone A | A-Adult, C-Child										
Family Size	**Age Band in Years/ SI**	**1,00,000**	**2,00,000**	**3,00,000**	**4,00,000**	**5,00,000**	**10,00,000**	**15,00,000**	**20,00,000**	**25,00,000**
1A+1C	16 days - 35	13,745	18,049	18,999	20,554	21,590	25,907	29,794	33,370	36,706
	36-45	17,331	22,759	23,956	25,916	27,223	32,667	37,567	42,075	46,283
	46-50	23,580	30,965	32,594	35,261	37,039	44,446	51,114	57,247	62,972
	51-55	31,246	41,032	43,192	46,726	49,082	58,898	67,733	75,861	83,447
	56-59	37,658	49,452	52,055	56,314	59,154	70,985	81,632	91,428	1,00,571
	60	36,021	47,302	49,792	53,866	56,582	67,899	78,082	87,453	96,198
	61-65	46,470	61,025	64,236	69,491	72,996	87,594	1,00,734	1,12,822	1,24,104
	66-70	60,225	79,088	83,250	90,061	94,603	1,13,523	1,30,551	1,46,218	1,60,840
	71-75	75,127	98,657	1,03,849	1,12,346	1,18,010	1,41,613	1,62,855	1,82,398	2,00,637
	76-80	90,028	1,18,226	1,24,449	1,34,630	1,41,418	1,69,703	1,95,158	2,18,577	2,40,434
	Above 80	91,850	1,35,838	1,42,987	1,54,686	1,62,485	1,94,983	2,24,231	2,51,138	2,76,252
1A+2C	16 days - 35	18,759	24,634	25,931	28,053	29,468	35,360	40,665	45,545	50,099
	36-45	19,848	26,065	27,437	29,682	31,178	37,413	43,025	48,188	53,007
	46-50	25,993	34,134	35,932	38,871	40,831	48,997	56,347	63,109	69,420
	51-55	32,406	42,556	44,795	48,460	50,904	61,085	70,247	78,676	86,543
	56-59	38,442	50,483	53,139	57,487	60,385	72,463	83,332	93,333	1,02,665
	60	36,771	48,288	50,829	54,988	57,760	69,312	79,709	89,275	98,201
	61-65	47,088	61,837	65,090	70,417	73,967	88,760	1,02,075	1,14,323	1,25,755
	66-70	60,843	79,900	84,105	90,987	95,575	1,14,689	1,31,892	1,47,719	1,62,491
	71-75	75,745	99,469	1,04,705	1,13,270	1,18,982	1,42,778	1,64,195	1,83,898	2,02,289
	76-80	90,647	1,19,038	1,25,303	1,35,555	1,42,390	1,70,867	1,96,497	2,20,078	2,42,086
	Above 80	92,400	1,36,650	1,43,843	1,55,612	1,63,457	1,96,149	2,25,570	2,52,639	2,77,903
1A+3C	16 days - 35	22,792	29,931	31,507	34,084	35,803	42,963	49,407	55,337	60,871
	36-45	24,116	31,669	33,335	36,063	37,881	45,457	52,276	58,549	64,403
	46-50	28,407	37,305	39,268	42,481	44,623	53,547	61,580	68,969	75,867
	51-55	33,565	44,078	46,398	50,194	52,725	63,270	72,761	81,491	89,640
	56-59	39,227	51,513	54,224	58,660	61,618	73,942	85,033	95,237	1,04,760
	60	37,521	49,273	51,866	56,110	58,939	70,727	81,336	91,097	1,00,206
	61-65	47,706	62,648	65,946	71,342	74,939	89,926	1,03,414	1,15,825	1,27,406
	66-70	61,461	80,713	84,960	91,912	96,546	1,15,854	1,33,233	1,49,221	1,64,143
	71-75	76,363	1,00,282	1,05,559	1,14,195	1,19,953	1,43,944	1,65,536	1,85,400	2,03,940
	76-80	91,265	1,19,849	1,26,158	1,36,480	1,43,361	1,72,033	1,97,838	2,21,579	2,43,737
	Above 80	92,950	1,37,462	1,44,697	1,56,536	1,64,428	1,97,314	2,26,911	2,54,141	2,79,554

Premium Chart for 1 Year (in Rs.) Zone A | A-Adult, C-Child										
Family Size	Age Band in Years/ SI	1,00,000	2,00,000	3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000
2A	16 days - 35	14,257	18,722	19,708	21,320	22,395	26,874	30,905	34,614	38,075
	36-45	19,750	25,936	27,301	29,534	31,024	37,228	42,812	47,950	52,745
	46-50	28,221	37,059	39,010	42,202	44,329	53,196	61,174	68,516	75,366
	51-55	40,115	52,679	55,452	59,989	63,013	75,616	86,958	97,394	1,07,133
	56-59	49,165	64,563	67,962	73,522	77,228	92,674	1,06,575	1,19,364	1,31,301
	60	47,027	61,756	65,007	70,325	73,871	88,645	1,01,941	1,14,175	1,25,593
	61-65	61,135	80,282	84,509	91,423	96,032	1,15,238	1,32,525	1,48,427	1,63,270
	66-70	79,476	1,04,368	1,09,861	1,18,850	1,24,842	1,49,810	1,72,282	1,92,955	2,12,252
	71-75	91,850	1,30,460	1,37,326	1,48,562	1,56,053	1,87,263	2,15,353	2,41,195	2,65,315
	76-80	91,850	1,56,552	1,64,791	1,78,274	1,87,263	2,24,716	2,58,423	2,89,433	3,18,376
	Above 80	91,850	1,80,035	1,89,510	2,05,016	2,15,353	2,58,423	2,97,186	3,32,849	3,66,133
2A+1C	16 days - 35	19,635	25,784	27,141	29,362	30,843	37,010	42,563	47,670	52,438
	36-45	23,107	30,344	31,941	34,554	36,296	43,556	50,089	56,100	61,710
	46-50	31,439	41,286	43,460	47,014	49,386	59,263	68,151	76,330	83,963
	51-55	41,661	54,710	57,590	62,301	65,442	78,531	90,311	1,01,148	1,11,263
	56-59	50,210	65,936	69,407	75,086	78,872	94,646	1,08,843	1,21,903	1,34,095
	60	48,027	63,070	66,389	71,821	75,442	90,531	1,04,111	1,16,603	1,28,264
	61-65	61,960	81,366	85,648	92,655	97,327	1,16,793	1,34,312	1,50,429	1,65,472
	66-70	80,300	1,05,450	1,11,001	1,20,083	1,26,137	1,51,364	1,74,070	1,94,957	2,14,453
	71-75	92,400	1,31,542	1,38,466	1,49,795	1,57,347	1,88,817	2,17,140	2,43,197	2,67,516
	76-80	92,400	1,57,634	1,65,931	1,79,507	1,88,558	2,26,270	2,60,211	2,91,435	3,20,579
	Above 80	92,400	1,81,117	1,90,650	2,06,248	2,16,647	2,59,977	2,98,973	3,34,850	3,68,335
2A+2C	16 days - 35	25,013	32,846	34,575	37,404	39,290	47,148	54,220	60,726	66,799
	36-45	26,464	34,753	36,582	39,575	41,570	49,884	57,367	64,251	70,676
	46-50	34,658	45,514	47,908	51,828	54,441	65,329	75,130	84,144	92,559
	51-55	43,208	56,740	59,726	64,613	67,871	81,445	93,662	1,04,902	1,15,392
	56-59	51,257	67,311	70,853	76,650	80,515	96,617	1,11,110	1,24,443	1,36,888
	60	49,028	64,384	67,772	73,317	77,014	92,417	1,06,279	1,19,032	1,30,936
	61-65	62,784	82,448	86,788	93,888	98,623	1,18,347	1,36,099	1,52,431	1,67,674
	66-70	81,125	1,06,533	1,12,141	1,21,316	1,27,432	1,52,919	1,75,856	1,96,959	2,16,655
	71-75	92,950	1,32,625	1,39,605	1,51,028	1,58,643	1,90,372	2,18,926	2,45,198	2,69,718
	76-80	92,950	1,58,717	1,67,070	1,80,740	1,89,853	2,27,823	2,61,997	2,93,437	3,22,781
	Above 80	92,950	1,82,200	1,91,789	2,07,481	2,17,943	2,61,531	3,00,761	3,36,852	3,70,537
2A+3C	16 days - 35	30,390	39,908	42,008	45,446	47,737	57,285	65,877	73,783	81,160
	36-45	32,154	42,225	44,446	48,084	50,508	60,610	69,700	78,064	85,871
	46-50	37,876	49,740	52,357	56,642	59,498	71,397	82,107	91,960	1,01,155
	51-55	44,753	58,771	61,864	66,925	70,300	84,359	97,014	1,08,655	1,19,521
	56-59	52,302	68,684	72,298	78,214	82,157	98,588	1,13,377	1,26,982	1,39,680
	60	50,028	65,698	69,155	74,813	78,585	94,302	1,08,448	1,21,461	1,33,607
	61-65	63,609	83,531	87,927	95,121	99,917	1,19,901	1,37,886	1,54,432	1,69,876
	66-70	81,949	1,07,616	1,13,280	1,22,549	1,28,728	1,54,473	1,77,643	1,98,960	2,18,857
	71-75	93,500	1,33,708	1,40,745	1,52,261	1,59,938	1,91,926	2,20,714	2,47,200	2,71,920
	76-80	93,500	1,59,800	1,68,211	1,81,973	1,91,148	2,29,378	2,63,784	2,95,439	3,24,983
	Above 80	93,500	1,83,283	1,92,929	2,08,714	2,19,238	2,63,085	3,02,548	3,38,854	3,72,739

Premium Chart for 1 Year (in Rs.) Zone B | A-Adult, C-Child										
Family Size	**Age Band in Years/ SI**	**1,00,000**	**2,00,000**	**3,00,000**	**4,00,000**	**5,00,000**	**10,00,000**	**15,00,000**	**20,00,000**	**25,00,000**
	16 days - 35	13,089	17,109	18,009	19,482	20,464	24,557	28,241	31,630	34,792
	36-45	16,505	21,572	22,707	24,565	25,804	30,964	35,609	39,882	43,870
	46-50	22,456	29,350	30,895	33,422	35,108	42,129	48,450	54,263	59,690
	51-55	29,759	38,893	40,940	44,290	46,523	55,828	64,202	71,906	79,097
	56-59	35,865	46,874	49,342	53,378	56,069	67,284	77,377	86,662	95,328
1A+1C	60	34,306	44,836	47,197	51,058	53,632	64,359	74,012	82,894	91,183
	61-65	44,256	57,842	60,887	65,869	69,190	83,028	95,482	1,06,940	1,17,634
	66-70	57,357	74,965	78,911	85,367	89,671	1,07,605	1,23,746	1,38,596	1,52,455
	71-75	71,550	93,513	98,436	1,06,489	1,11,858	1,34,230	1,54,364	1,72,888	1,90,177
	76-80	85,742	1,12,063	1,17,961	1,27,612	1,34,046	1,60,855	1,84,984	2,07,182	2,27,899
	Above 80	87,470	1,28,756	1,35,533	1,46,622	1,54,014	1,84,818	2,12,540	2,38,046	2,61,850
	16 days - 35	17,866	23,351	24,579	26,590	27,931	33,517	38,545	43,170	47,487
	36-45	18,903	24,705	26,006	28,134	29,553	35,463	40,782	45,676	50,244
	46-50	24,756	32,355	34,058	36,845	38,702	46,443	53,409	59,818	65,801
	51-55	30,863	40,336	42,459	45,933	48,249	57,899	66,585	74,574	82,032
	56-59	36,611	47,850	50,369	54,490	57,238	68,685	78,988	88,467	97,313
1A+2C	60	35,020	45,770	48,179	52,121	54,749	65,699	75,554	84,621	93,082
	61-65	44,846	58,612	61,698	66,746	70,111	84,132	96,753	1,08,363	1,19,199
	66-70	57,946	75,735	79,720	86,243	90,592	1,08,710	1,25,016	1,40,018	1,54,020
	71-75	72,138	94,283	99,245	1,07,366	1,12,779	1,35,335	1,55,636	1,74,312	1,91,742
	76-80	86,330	1,12,833	1,18,770	1,28,488	1,34,967	1,61,960	1,86,254	2,08,604	2,29,464
	Above 80	87,993	1,29,526	1,36,343	1,47,499	1,54,935	1,85,922	2,13,811	2,39,468	2,63,415
	16 days - 35	21,707	28,371	29,864	32,307	33,937	40,724	46,833	52,452	57,697
	36-45	22,967	30,017	31,597	34,183	35,906	43,087	49,550	55,497	61,045
	46-50	27,055	35,360	37,221	40,266	42,297	50,756	58,369	65,374	71,912
	51-55	31,967	41,781	43,979	47,578	49,977	59,971	68,967	77,243	84,968
	56-59	37,359	48,827	51,397	55,603	58,406	70,087	80,600	90,272	99,299
1A+3C	60	35,735	46,704	49,162	53,185	55,867	67,040	77,096	86,347	94,982
	61-65	45,434	59,382	62,508	67,621	71,031	85,238	98,023	1,09,787	1,20,765
	66-70	58,535	76,504	80,531	87,120	91,512	1,09,815	1,26,287	1,41,441	1,55,585
	71-75	72,728	95,053	1,00,056	1,08,242	1,13,699	1,36,440	1,56,906	1,75,735	1,93,307
	76-80	86,919	1,13,601	1,19,581	1,29,364	1,35,887	1,63,065	1,87,525	2,10,027	2,31,030
	Above 80	88,517	1,30,296	1,37,154	1,48,375	1,55,856	1,87,028	2,15,082	2,40,891	2,64,980

Premium Chart for 1 Year (in Rs.) Zone B | A-Adult, C-Child

Family Size	Age Band in Years/ SI	1,00,000	2,00,000	3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000
2A	16 days - 35	13,578	17,747	18,681	20,209	21,228	25,474	29,294	32,810	36,090
	36-45	18,809	24,584	25,877	27,994	29,407	35,288	40,581	45,450	49,995
	46-50	26,877	35,127	36,976	40,002	42,019	50,422	57,985	64,944	71,438
	51-55	38,205	49,933	52,561	56,862	59,729	71,674	82,425	92,316	1,01,548
	56-59	46,823	61,197	64,418	69,689	73,202	87,843	1,01,019	1,13,142	1,24,456
	60	44,788	58,537	61,618	66,659	70,019	84,024	96,627	1,08,222	1,19,045
	61-65	58,224	76,098	80,103	86,657	91,026	1,09,231	1,25,616	1,40,690	1,54,758
	66-70	75,691	98,927	1,04,134	1,12,653	1,18,334	1,42,000	1,63,301	1,82,896	2,01,186
	71-75	87,470	1,23,659	1,30,167	1,40,817	1,47,917	1,77,500	2,04,126	2,28,621	2,51,482
	76-80	87,470	1,48,390	1,56,200	1,68,980	1,77,500	2,13,001	2,44,950	2,74,344	3,01,780
	Above 80	87,470	1,70,649	1,79,630	1,94,327	2,04,126	2,44,950	2,81,694	3,15,497	3,47,046
2A+1C	16 days - 35	18,700	24,440	25,727	27,831	29,234	35,082	40,343	45,185	49,703
	36-45	22,006	28,763	30,276	32,753	34,405	41,285	47,479	53,176	58,494
	46-50	29,943	39,133	41,193	44,564	46,811	56,173	64,599	72,351	79,586
	51-55	39,677	51,858	54,587	59,054	62,031	74,437	85,603	95,874	1,05,462
	56-59	47,819	62,499	65,788	71,171	74,760	89,712	1,03,169	1,15,549	1,27,104
	60	45,740	59,782	62,928	68,077	71,510	85,811	98,683	1,10,525	1,21,578
	61-65	59,010	77,124	81,183	87,825	92,254	1,10,704	1,27,310	1,42,586	1,56,846
	66-70	76,476	99,953	1,05,214	1,13,823	1,19,561	1,43,473	1,64,995	1,84,793	2,03,273
	71-75	87,993	1,24,685	1,31,248	1,41,986	1,49,145	1,78,973	2,05,820	2,30,518	2,53,570
	76-80	87,993	1,49,416	1,57,280	1,70,149	1,78,728	2,14,474	2,46,644	2,76,242	3,03,866
	Above 80	87,993	1,71,675	1,80,710	1,95,496	2,05,354	2,46,423	2,83,388	3,17,394	3,49,133
2A+2C	16 days - 35	23,821	31,134	32,773	35,453	37,242	44,690	51,394	57,561	63,317
	36-45	25,203	32,941	34,675	37,512	39,402	47,283	54,377	60,902	66,991
	46-50	33,007	43,140	45,411	49,126	51,603	61,924	71,213	79,758	87,734
	51-55	41,150	53,782	56,613	61,244	64,333	77,200	88,779	99,432	1,09,377
	56-59	48,815	63,801	67,159	72,654	76,317	91,580	1,05,317	1,17,956	1,29,751
	60	46,693	61,027	64,239	69,495	72,999	87,599	1,00,738	1,12,827	1,24,110
	61-65	59,794	78,151	82,264	88,994	93,481	1,12,177	1,29,004	1,44,484	1,58,932
	66-70	77,262	1,00,979	1,06,294	1,14,991	1,20,789	1,44,947	1,66,689	1,86,691	2,05,360
	71-75	88,517	1,25,711	1,32,328	1,43,154	1,50,372	1,80,446	2,07,514	2,32,416	2,55,657
	76-80	88,517	1,50,443	1,58,360	1,71,317	1,79,956	2,15,947	2,48,338	2,78,139	3,05,953
	Above 80	88,517	1,72,701	1,81,790	1,96,665	2,06,581	2,47,897	2,85,082	3,19,290	3,51,220
2A+3C	16 days - 35	28,943	37,828	39,819	43,077	45,248	54,298	62,443	69,936	76,929
	36-45	30,622	40,023	42,129	45,577	47,875	57,449	66,066	73,994	81,395
	46-50	36,073	47,147	49,628	53,689	56,396	67,675	77,826	87,165	95,881
	51-55	42,622	55,707	58,639	63,436	66,634	79,962	91,956	1,02,991	1,13,290
	56-59	49,811	65,103	68,530	74,136	77,875	93,449	1,07,466	1,20,362	1,32,398
	60	47,645	62,272	65,550	70,913	74,489	89,386	1,02,794	1,15,129	1,26,642
	61-65	60,579	79,177	83,344	90,163	94,709	1,13,650	1,30,698	1,46,381	1,61,020
	66-70	78,047	1,02,005	1,07,374	1,16,160	1,22,016	1,46,420	1,68,383	1,88,588	2,07,447
	71-75	89,041	1,26,738	1,33,408	1,44,323	1,51,600	1,81,920	2,09,208	2,34,312	2,57,744
	76-80	89,041	1,51,469	1,59,442	1,72,487	1,81,183	2,17,419	2,50,032	2,80,037	3,08,041
	Above 80	89,041	1,73,727	1,82,872	1,97,834	2,07,809	2,49,370	2,86,776	3,21,188	3,53,307

Premium Chart for 1 Year (in Rs.) Zone C | A-Adult, C-Child										
Family Size	**Age Band in Years/ SI**	**1,00,000**	**2,00,000**	**3,00,000**	**4,00,000**	**5,00,000**	**10,00,000**	**15,00,000**	**20,00,000**	**25,00,000**
1A+1C	16 days - 35	11,900	14,717	15,492	16,759	17,603	21,124	24,293	27,208	29,929
	36-45	15,004	18,556	19,533	21,131	22,196	26,636	30,631	34,307	37,737
	46-50	20,415	25,247	26,577	28,751	30,200	36,241	41,677	46,677	51,345
	51-55	27,053	33,457	35,218	38,098	40,020	48,024	55,228	61,855	68,040
	56-59	32,604	40,322	42,444	45,917	48,232	57,878	66,561	74,548	82,002
	60	31,186	38,569	40,599	43,921	46,135	55,362	63,667	71,306	78,437
	61-65	40,234	49,757	52,377	56,661	59,519	71,422	82,135	91,992	1,01,191
	66-70	52,143	64,486	67,880	73,434	77,136	92,564	1,06,448	1,19,221	1,31,144
	71-75	65,045	80,442	84,676	91,604	96,223	1,15,467	1,32,787	1,48,721	1,63,593
	76-80	77,947	96,397	1,01,472	1,09,773	1,15,309	1,38,370	1,59,126	1,78,221	1,96,043
	Above 80	79,523	1,10,758	1,16,588	1,26,126	1,32,486	1,58,983	1,82,830	2,04,771	2,25,247
1A+2C	16 days - 35	16,241	20,086	21,144	22,874	24,027	28,832	33,157	37,136	40,849
	36-45	17,184	21,252	22,371	24,201	25,421	30,506	35,081	39,291	43,220
	46-50	22,506	27,832	29,297	31,694	33,293	39,951	45,944	51,457	56,602
	51-55	28,057	34,698	36,524	39,513	41,505	49,807	57,277	64,150	70,565
	56-59	33,283	41,162	43,329	46,873	49,237	59,085	67,947	76,100	83,711
	60	31,836	39,372	41,445	44,835	47,097	56,516	64,992	72,791	80,071
	61-65	40,769	50,420	53,073	57,416	60,311	72,372	83,228	93,215	1,02,538
	66-70	52,678	65,148	68,577	74,187	77,928	93,514	1,07,542	1,20,446	1,32,491
	71-75	65,580	81,104	85,372	92,357	97,015	1,16,417	1,33,880	1,49,945	1,64,940
	76-80	78,482	97,060	1,02,168	1,10,528	1,16,101	1,39,321	1,60,218	1,79,445	1,97,390
	Above 80	80,000	1,11,420	1,17,284	1,26,881	1,33,278	1,59,933	1,83,923	2,05,994	2,26,593
1A+3C	16 days - 35	19,734	24,405	25,690	27,791	29,193	35,031	40,286	45,120	49,632
	36-45	20,879	25,821	27,180	29,404	30,887	37,065	42,624	47,739	52,512
	46-50	24,595	30,418	32,018	34,638	36,385	43,661	50,210	56,236	61,860
	51-55	29,061	35,940	37,832	40,926	42,990	51,588	59,326	66,446	73,091
	56-59	33,963	42,001	44,213	47,830	50,241	60,290	69,334	77,654	85,419
	60	32,486	40,175	42,291	45,750	48,057	57,669	66,319	74,278	81,705
	61-65	41,304	51,082	53,770	58,169	61,103	73,323	84,322	94,439	1,03,884
	66-70	53,214	65,810	69,274	74,942	78,720	94,465	1,08,634	1,21,670	1,33,837
	71-75	66,116	81,766	86,070	93,112	97,807	1,17,368	1,34,972	1,51,170	1,66,286
	76-80	79,017	97,722	1,02,865	1,11,282	1,16,893	1,40,271	1,61,312	1,80,668	1,98,736
	Above 80	80,476	1,12,082	1,17,982	1,27,634	1,34,070	1,60,884	1,85,017	2,07,218	2,27,940

Premium Chart for 1 Year (in Rs.) Zone C | A-Adult, C-Child										
Family Size	Age Band in Years/ SI	1,00,000	2,00,000	3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000
2A	16 days - 35	12,344	15,266	16,069	17,383	18,261	21,912	25,199	28,223	31,045
	36-45	17,099	21,147	22,261	24,081	25,295	30,355	34,908	39,097	43,007
	46-50	24,433	30,217	31,808	34,410	36,145	43,373	49,880	55,866	61,451
	51-55	34,731	42,954	45,213	48,913	51,380	61,655	70,903	79,412	87,353
	56-59	42,567	52,642	55,414	59,947	62,969	75,564	86,899	97,327	1,07,059
	60	40,717	50,354	53,005	57,341	60,232	72,279	83,120	93,095	1,02,405
	61-65	52,931	65,460	68,905	74,544	78,301	93,962	1,08,056	1,21,023	1,33,125
	66-70	68,811	85,098	89,577	96,907	1,01,792	1,22,151	1,40,473	1,57,330	1,73,063
	71-75	79,523	1,06,373	1,11,971	1,21,133	1,27,240	1,52,689	1,75,592	1,96,662	2,16,329
	76-80	79,523	1,27,647	1,34,366	1,45,360	1,52,689	1,83,226	2,10,711	2,35,995	2,59,595
	Above 80	79,523	1,46,795	1,54,520	1,67,164	1,75,592	2,10,711	2,42,317	2,71,394	2,98,535
2A+1C	16 days - 35	16,999	21,024	22,131	23,941	25,148	30,177	34,705	38,869	42,756
	36-45	20,007	24,742	26,044	28,175	29,595	35,514	40,841	45,742	50,317
	46-50	27,221	33,664	35,435	38,334	40,267	48,321	55,569	62,237	68,461
	51-55	36,071	44,609	46,957	50,799	53,360	64,032	73,637	82,472	90,720
	56-59	43,472	53,763	56,593	61,223	64,309	77,172	88,747	99,397	1,09,336
	60	41,582	51,425	54,132	58,561	61,513	73,817	84,888	95,075	1,04,583
	61-65	53,645	66,343	69,835	75,549	79,357	95,229	1,09,514	1,22,656	1,34,921
	66-70	69,523	85,982	90,507	97,912	1,02,848	1,23,418	1,41,931	1,58,962	1,74,858
	71-75	80,000	1,07,256	1,12,901	1,22,139	1,28,296	1,53,956	1,77,049	1,98,295	2,18,125
	76-80	80,000	1,28,531	1,35,296	1,46,365	1,53,745	1,84,493	2,12,167	2,37,628	2,61,390
	Above 80	80,000	1,47,677	1,55,450	1,68,169	1,76,648	2,11,978	2,43,774	2,73,027	3,00,330
2A+2C	16 days - 35	21,656	26,782	28,191	30,498	32,036	38,443	44,209	49,514	54,466
	36-45	22,913	28,336	29,828	32,268	33,895	40,674	46,775	52,388	57,627
	46-50	30,007	37,109	39,063	42,259	44,390	53,268	61,258	68,609	75,470
	51-55	37,410	46,265	48,699	52,684	55,340	66,408	76,369	85,534	94,087
	56-59	44,377	54,883	57,771	62,498	65,649	78,778	90,596	1,01,467	1,11,614
	60	42,448	52,496	55,260	59,781	62,795	75,353	86,657	97,055	1,06,762
	61-65	54,359	67,225	70,764	76,553	80,413	96,496	1,10,971	1,24,288	1,36,717
	66-70	70,237	86,864	91,435	98,916	1,03,904	1,24,685	1,43,388	1,60,595	1,76,653
	71-75	80,476	1,08,139	1,13,830	1,23,144	1,29,352	1,55,223	1,78,506	1,99,927	2,19,920
	76-80	80,476	1,29,413	1,36,224	1,47,370	1,54,801	1,85,760	2,13,624	2,39,260	2,63,186
	Above 80	80,476	1,48,561	1,56,379	1,69,173	1,77,704	2,13,245	2,45,231	2,74,659	3,02,125
2A+3C	16 days - 35	26,312	32,540	34,253	37,055	38,923	46,708	53,714	60,160	66,176
	36-45	27,839	34,429	36,240	39,206	41,183	49,419	56,832	63,651	70,017
	46-50	32,793	40,556	42,691	46,184	48,513	58,215	66,947	74,981	82,479
	51-55	38,748	47,919	50,442	54,569	57,321	68,785	79,102	88,595	97,453
	56-59	45,284	56,003	58,950	63,773	66,989	80,386	92,444	1,03,538	1,13,891
	60	43,315	53,568	56,387	61,001	64,076	76,891	88,425	99,036	1,08,940
	61-65	55,073	68,109	71,694	77,559	81,469	97,764	1,12,429	1,25,919	1,38,512
	66-70	70,951	87,747	92,365	99,922	1,04,960	1,25,952	1,44,845	1,62,227	1,78,450
	71-75	80,951	1,09,021	1,14,760	1,24,149	1,30,408	1,56,490	1,79,963	2,01,560	2,21,715
	76-80	80,951	1,30,296	1,37,154	1,48,376	1,55,857	1,87,028	2,15,082	2,40,891	2,64,981
	Above 80	80,951	1,49,443	1,57,309	1,70,179	1,78,760	2,14,512	2,46,688	2,76,291	3,03,920

Premium Chart for 1 Year (in Rs.) Zone D | A-Adult, C-Child

Family Size	Age Band in Years/ SI	1,00,000	2,00,000	3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000
1A+1C	16 days - 35	10,348	11,498	12,103	13,093	13,753	16,504	18,978	21,257	23,382
	36-45	13,048	14,497	15,261	16,508	17,341	20,809	23,930	26,802	29,483
	46-50	17,753	19,725	20,763	22,462	23,595	28,313	32,560	36,467	40,114
	51-55	23,524	26,138	27,514	29,764	31,265	37,519	43,147	48,324	53,156
	56-59	28,351	31,502	33,159	35,873	37,681	45,218	52,001	58,241	64,064
	60	27,118	30,132	31,717	34,313	36,043	43,252	49,740	55,708	61,279
	61-65	34,986	38,873	40,919	44,267	46,499	55,799	64,169	71,869	79,055
	66-70	45,342	50,380	53,031	57,371	60,262	72,315	83,162	93,143	1,02,456
	71-75	56,561	62,845	66,153	71,565	75,174	90,209	1,03,740	1,16,189	1,27,807
	76-80	67,780	75,310	79,275	85,760	90,085	1,08,101	1,24,317	1,39,235	1,53,159
	Above 80	69,149	86,529	91,084	98,536	1,03,505	1,24,205	1,42,836	1,59,976	1,75,975
1A+2C	16 days - 35	14,123	15,693	16,519	17,870	18,771	22,525	25,904	29,012	31,914
	36-45	14,943	16,604	17,477	18,907	19,861	23,833	27,407	30,696	33,766
	46-50	19,570	21,744	22,888	24,761	26,010	31,212	35,894	40,201	44,221
	51-55	24,397	27,108	28,535	30,869	32,425	38,911	44,748	50,117	55,129
	56-59	28,942	32,157	33,850	36,619	38,466	46,160	53,083	59,454	65,398
	60	27,684	30,759	32,379	35,027	36,794	44,153	50,775	56,869	62,555
	61-65	35,451	39,390	41,463	44,856	47,117	56,541	65,022	72,824	80,108
	66-70	45,807	50,897	53,576	57,959	60,882	73,058	84,017	94,098	1,03,508
	71-75	57,026	63,362	66,697	72,155	75,792	90,951	1,04,594	1,17,145	1,28,860
	76-80	68,245	75,829	79,819	86,350	90,704	1,08,844	1,25,171	1,40,192	1,54,210
	Above 80	69,563	87,047	91,629	99,125	1,04,124	1,24,948	1,43,690	1,60,933	1,77,026
1A+3C	16 days - 35	17,159	19,066	20,070	21,712	22,807	27,368	31,473	35,250	38,775
	36-45	18,156	20,173	21,235	22,972	24,130	28,956	33,299	37,296	41,025
	46-50	21,388	23,764	25,014	27,061	28,426	34,110	39,227	43,935	48,328
	51-55	25,270	28,078	29,556	31,973	33,586	40,303	46,348	51,911	57,102
	56-59	29,532	32,814	34,541	37,367	39,251	47,102	54,166	60,667	66,733
	60	28,248	31,387	33,040	35,742	37,544	45,054	51,811	58,029	63,832
	61-65	35,917	39,908	42,008	45,445	47,737	57,284	65,876	73,781	81,159
	66-70	46,273	51,414	54,120	58,549	61,500	73,800	84,871	95,054	1,04,561
	71-75	57,492	63,879	67,242	72,743	76,412	91,694	1,05,447	1,18,102	1,29,911
	76-80	68,710	76,346	80,364	86,939	91,322	1,09,586	1,26,025	1,41,148	1,55,263
	Above 80	69,978	87,564	92,173	99,714	1,04,742	1,25,690	1,44,544	1,61,889	1,78,078

Premium Chart for 1 Year (in Rs.) Zone D | A-Adult, C-Child										
Family Size	**Age Band in Years/ SI**	**1,00,000**	**2,00,000**	**3,00,000**	**4,00,000**	**5,00,000**	**10,00,000**	**15,00,000**	**20,00,000**	**25,00,000**
2A	16 days - 35	10,734	11,927	12,555	13,582	14,266	17,119	19,687	22,049	24,255
	36-45	14,870	16,521	17,390	18,814	19,763	23,715	27,272	30,545	33,600
	46-50	21,246	23,607	24,849	26,882	28,238	33,886	38,969	43,645	48,009
	51-55	30,201	33,557	35,323	38,213	40,140	48,168	55,393	62,040	68,244
	56-59	37,015	41,127	43,292	46,834	49,196	59,034	67,889	76,036	83,640
	60	35,406	39,339	41,410	44,798	47,057	56,467	64,937	72,730	80,003
	61-65	46,027	51,141	53,833	58,237	61,173	73,407	84,420	94,549	1,04,004
	66-70	59,835	66,483	69,982	75,708	79,526	95,431	1,09,745	1,22,914	1,35,205
	71-75	69,149	83,104	87,478	94,635	99,407	1,19,288	1,37,181	1,53,643	1,69,007
	76-80	69,149	99,725	1,04,973	1,13,562	1,19,288	1,43,145	1,64,617	1,84,371	2,02,808
	Above 80	69,149	1,14,684	1,20,720	1,30,596	1,37,181	1,64,617	1,89,310	2,12,027	2,33,230
2A+1C	16 days - 35	14,782	16,424	17,289	18,704	19,647	23,576	27,112	30,366	33,403
	36-45	17,396	19,329	20,347	22,011	23,122	27,746	31,908	35,736	39,310
	46-50	23,669	26,299	27,684	29,948	31,458	37,751	43,414	48,623	53,485
	51-55	31,365	34,851	36,685	39,687	41,688	50,025	57,529	64,432	70,875
	56-59	37,802	42,003	44,213	47,830	50,242	60,290	69,334	77,654	85,419
	60	36,158	40,176	42,291	45,750	48,058	57,669	66,319	74,278	81,705
	61-65	46,648	51,831	54,559	59,023	61,998	74,397	85,558	95,824	1,05,408
	66-70	60,456	67,173	70,708	76,493	80,351	96,421	1,10,883	1,24,189	1,36,608
	71-75	69,563	83,794	88,204	95,421	1,00,232	1,20,278	1,38,320	1,54,917	1,70,410
	76-80	69,563	1,00,415	1,05,699	1,14,347	1,20,113	1,44,135	1,65,756	1,85,646	2,04,211
	Above 80	69,563	1,15,374	1,21,446	1,31,382	1,38,006	1,65,607	1,90,449	2,13,302	2,34,632
2A+2C	16 days - 35	18,831	20,923	22,025	23,827	25,027	30,033	34,538	38,683	42,551
	36-45	19,924	22,138	23,302	25,209	26,480	31,777	36,544	40,929	45,021
	46-50	26,092	28,993	30,518	33,015	34,679	41,615	47,857	53,600	58,961
	51-55	32,530	36,145	38,047	41,160	43,234	51,881	59,663	66,823	73,506
	56-59	38,589	42,877	45,134	48,827	51,289	61,546	70,778	79,272	87,199
	60	36,912	41,012	43,172	46,704	49,059	58,870	67,701	75,825	83,408
	61-65	47,268	52,521	55,285	59,808	62,823	75,387	86,697	97,099	1,06,810
	66-70	61,076	67,862	71,434	77,278	81,176	97,411	1,12,022	1,25,465	1,38,010
	71-75	69,978	84,483	88,930	96,206	1,01,057	1,21,268	1,39,458	1,56,193	1,71,812
	76-80	69,978	1,01,104	1,06,425	1,15,133	1,20,938	1,45,125	1,66,894	1,86,922	2,05,614
	Above 80	69,978	1,16,063	1,22,172	1,32,167	1,38,831	1,66,597	1,91,587	2,14,577	2,36,035
2A+3C	16 days - 35	22,879	25,422	26,759	28,949	30,408	36,491	41,965	46,999	51,699
	36-45	24,208	26,897	28,313	30,629	32,174	38,609	44,399	49,728	54,701
	46-50	28,517	31,685	33,352	36,081	37,901	45,480	52,302	58,579	64,437
	51-55	33,694	37,437	39,408	42,632	44,781	53,738	61,799	69,214	76,136
	56-59	39,377	43,752	46,055	49,823	52,335	62,802	72,222	80,889	88,978
	60	37,665	41,850	44,053	47,656	50,060	60,071	69,082	77,372	85,109
	61-65	47,889	53,210	56,011	60,594	63,648	76,377	87,835	98,375	1,08,213
	66-70	61,697	68,552	72,160	78,064	82,001	98,401	1,13,160	1,26,740	1,39,414
	71-75	70,390	85,173	89,656	96,991	1,01,882	1,22,258	1,40,597	1,57,468	1,73,215
	76-80	70,390	1,01,794	1,07,151	1,15,918	1,21,763	1,46,115	1,68,033	1,88,197	2,07,017
	Above 80	70,390	1,16,753	1,22,898	1,32,953	1,39,656	1,67,587	1,92,726	2,15,852	2,37,437

Premium Chart for Fresh Customers						
PARENT / PARENT-IN-LAW						
Premium Chart for 1 Year (in Rs.) Zone A | A-Adult, C-Child						
Family Size	Age Band in Years/ SI	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000
For each parent/ parent-in-law	Up to 50	17,474	20,970	24,115	27,009	29,710
	51-55	24,840	29,808	34,279	38,393	42,232
	56-59	30,444	36,533	42,012	47,054	51,758
	60	29,120	34,944	40,185	45,008	49,508
	61-65	35,963	43,156	49,629	55,584	61,143
	66-70	46,752	56,102	64,518	72,260	79,486
	71-75	58,441	70,128	80,647	90,326	99,358
	76-80	70,128	84,154	96,777	1,08,391	1,19,229
	Above 80	80,647	96,777	1,11,293	1,24,648	1,37,113
Zone B						
Family Size	Age Band in Years/ SI	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000
For each parent/ parent-in-law	Up to 50	16,564	19,876	22,858	25,600	28,161
	51-55	23,545	28,254	32,492	36,391	40,030
	56-59	28,856	34,628	39,822	44,601	49,060
	60	27,601	33,122	38,091	42,662	46,927
	61-65	34,088	40,905	47,042	52,687	57,955
	66-70	44,315	53,178	61,155	68,493	75,342
	71-75	55,393	66,473	76,443	85,616	94,178
	76-80	66,473	79,766	91,731	1,02,739	1,13,013
	Above 80	76,443	91,731	1,05,492	1,18,150	1,29,965
Zone C						
Family Size	Age Band in Years/ SI	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000
For each parent/ parent-in-law	Up to 50	14,248	17,098	19,663	22,022	24,224
	51-55	20,254	24,305	27,950	31,304	34,435
	56-59	24,823	29,787	34,256	38,366	42,203
	60	23,744	28,492	32,767	36,698	40,368
	61-65	29,323	35,188	40,466	45,322	49,854
	66-70	38,120	45,745	52,606	58,919	64,810
	71-75	47,650	57,180	65,758	73,648	81,013
	76-80	57,180	68,616	78,909	88,378	97,216
	Above 80	65,758	78,909	90,745	1,01,635	1,11,798
Zone D						
Family Size	Age Band in Years/ SI	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000
For each parent/ parent-in-law	Up to 50	11,132	13,358	15,361	17,205	18,925
	51-55	15,823	18,988	21,836	24,456	26,902
	56-59	19,392	23,271	26,763	29,974	32,970
	60	18,549	22,259	25,599	28,670	31,537
	61-65	22,909	27,491	31,614	35,408	38,949
	66-70	29,782	35,738	41,099	46,030	50,633
	71-75	37,227	44,672	51,372	57,538	63,292
	76-80	44,672	53,606	61,647	69,046	75,950
	Above 80	51,372	61,647	70,894	79,402	87,343

Premium Chart for Other Customers For applicability of discount, please refer section 'Favourable Claim Experience Discount'								
PARENT / PARENT-IN-LAW								
Premium Chart for 1 Year (in Rs.) Zone A | A-Adult, C-Child								
Family Size	Age Band in Years/ SI	3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000
For each parent/ parent-in-law	Up to 50	21,066	22,788	23,937	28,726	33,034	36,998	40,699
	51-55	29,944	32,394	34,027	40,833	46,958	52,593	57,852
	56-59	36,699	39,701	41,704	50,045	57,551	64,458	70,902
	60	35,103	37,975	39,890	47,869	55,048	61,655	67,819
	61-65	45,635	49,368	51,857	62,229	71,563	80,150	88,166
	66-70	59,325	64,178	67,415	80,897	93,033	1,04,196	1,14,616
	71-75	74,157	80,223	84,269	1,01,122	1,16,290	1,30,246	1,43,270
	76-80	88,988	96,268	1,01,122	1,21,347	1,39,548	1,56,295	1,71,923
	Above 80	1,02,335	1,10,708	1,16,290	1,39,548	1,60,480	1,79,738	1,97,712
Zone B								
Family Size	Age Band in Years	3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000
For each parent/ parent-in-law	Up to 50	19,967	21,600	22,690	27,227	31,312	35,069	38,577
	51-55	28,383	30,705	32,253	38,704	44,510	49,851	54,835
	56-59	34,786	37,631	39,529	47,435	54,550	61,097	67,206
	60	33,274	35,995	37,810	45,373	52,179	58,441	64,284
	61-65	43,255	46,794	49,154	58,984	67,833	75,973	83,569
	66-70	56,232	60,833	63,900	76,680	88,183	98,764	1,08,640
	71-75	70,290	76,041	79,875	95,851	1,10,228	1,23,455	1,35,801
	76-80	84,348	91,249	95,851	1,15,020	1,32,273	1,48,146	1,62,961
	Above 80	97,000	1,04,937	1,10,228	1,32,273	1,52,115	1,70,368	1,87,405
Zone C								
Family Size	Age Band in Years	3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000
For each parent/ parent-in-law	Up to 50	17,176	18,582	19,518	23,422	26,935	30,167	33,184
	51-55	24,416	26,413	27,745	33,294	38,288	42,882	47,171
	56-59	29,923	32,371	34,004	40,804	46,926	52,556	57,812
	60	28,622	30,964	32,526	39,030	44,886	50,271	55,298
	61-65	37,209	40,253	42,283	50,740	58,351	65,352	71,888
	66-70	48,371	52,329	54,968	65,962	75,856	84,959	93,454
	71-75	60,465	65,412	68,709	82,452	94,820	1,06,198	1,16,818
	76-80	72,557	78,494	82,452	98,942	1,13,783	1,27,437	1,40,181
	Above 80	83,442	90,268	94,820	1,13,783	1,30,851	1,46,553	1,61,208
Zone D								
Family Size	Age Band in Years	3,00,000	4,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000
For each parent/ parent-in-law	Up to 50	13,418	14,516	15,249	18,299	21,043	23,568	25,924
	51-55	19,075	20,636	21,675	26,011	29,913	33,502	36,852
	56-59	23,377	25,291	26,565	31,878	36,661	41,060	45,165
	60	22,361	24,191	25,410	30,492	35,067	39,274	43,201
	61-65	29,070	31,448	33,034	39,641	45,586	51,057	56,163
	66-70	37,791	40,883	42,944	51,533	59,263	66,374	73,011
	71-75	47,238	51,103	53,680	64,415	74,077	82,968	91,264
	76-80	56,685	61,324	64,415	77,298	88,893	99,561	1,09,517
	Above 80	65,188	70,522	74,077	88,893	1,02,227	1,14,495	1,25,945

Items that are to be subsumed into Room Charges

Sl No	ITEM
1	BABY CHARGES (UNLESS SPECIFIED / INDICATED)
2	HAND WASH
3	SHOE COVER
4	CAPS
5	CRADLE CHARGES
6	COMB
7	EAU-DE-COLOGNE / ROOM FRESHNERS
8	FOOT COVER
9	GOWN
10	SLIPPERS
11	TISSUE PAPER
12	TOOTH PASTE
13	TOOTH BRUSH
14	BED PAN
15	FACE MASK
16	FLEXI MASK
17	HAND HOLDER
18	SPUTUM CUP
19	DISINFECTANT LOTIONS
20	LUXURY TAX
21	HVAC
22	HOUSE KEEPING CHARGES
23	AIR CONDITIONER CHARGES
24	IM IV INJECTION CHARGES
25	CLEAN SHEET
26	BLANKET / WARMER BLANKET
27	ADMISSION KIT
28	DIABETIC CHART CHARGES
29	DOCUMENTATION CHARGES/ADMINISTRATIVE EXPENSES
30	DISCHARGE PROCEDURE CHARGES
31	DAILY CHART CHARGES
32	ENTRANCE PASS / VISITORS PASS CHARGES
33	EXPENSES RELATED TO PRESCRIPTION ON DISCHARGE
34	FILE OPENING CHARGES
35	INCIDENTAL EXPENSES / MISC. CHARGES (NOT EXPLAINED)
36	PATIENT IDENTIFICATION BAND / NAME TAG
37	PULSE OXYMETER CHARGES

Items that are to be subsumed into Procedure Charges

Sl.No.	ITEM
1	HAIR REMOVAL CREAM
2	DISPOSABLES RAZORS CHARGES (for site preparations)
3	EYE PAD
4	EYE SHEILD
5	CAMERA COVER
6	DVD, CD CHARGES
7	GAUSE SOFT
8	GAUZE
9	WARD AND THEATRE BOOKING CHARGES
10	ARTHROSCOPY AND ENDOSCOPY INSTRUMENTS
11	MICROSCOPE COVER
12	SURGICAL BLADES, HARMONICSCALPEL,SHAVER
13	SURGICAL DRILL
14	EYE KIT
15	EYE DRAPE
16	X-RAY FILM
17	BOYLES APPARATUS CHARGES
18	COTTON
19	COTTON BANDAGE
20	SURGICAL TAPE
21	APRON
22	TORNIQUET
23	ORTHOBUNDLE, GYNAEC BUNDLE

Items that are to be subsumed into costs of treatment

Sl No.	ITEM
1	ADMISSION / REGISTRATION CHARGES
2	HOSPITALIZATION FOR EVALUATION / DIAGNOSTIC PURPOSE
3	URINE CONTAINER
4	BLOOD RESERVATION CHARGES AND ANTE NATAL BOOKING CHARGES
5	PAP MACHINE
6	CPAP / CAPD EQUIPMENTS
7	INFUSION PUMP— COST
8	HYDROGEN PEROXIDE\SPIRIT / DISINFECTANTS ETC
9	NUTRITION PLANNING CHARGES - DIETICIAN CHARGES - DIET CHARGES
10	HIV KIT
11	ANTISEPTIC MOUTHWASH
12	LOZENGES
13	MOUTH PAINT
14	VACCINATION CHARGES
15	ALCOHOL SWABES
16	SCRUB SOLUTION / STERILLIUM
17	GLUCOMETER & STRIPS
18	URINE BAG