



STAR HEALTH AND ALLIED INSURANCE COMPANY LIMITED

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PROSPECTUS - STAR COMPREHENSIVE INSURANCE POLICY

Unique Identification No.: SHAHLIP22028V072122

The Specific Feature of this policy is it offers Health Cover, Delivery and New born cover, Dental and Ophthalmological Treatment, Hospital cash Benefit-all under a single roof. Also cover is extended for Bariatric surgery where it is performed for medical reasons

✪ Eligibility

- For Adults – 18yrs – 65 yrs
- For Dependent Child - 91 days – 25 yrs

✪ **Midterm inclusion** of newly married / wedded spouse and New Born Baby is permissible on paying additional premium. The intimation about the marriage / new born should be given within 60 days from the date of marriage or new born. The cover will be from the date of payment of premium.

✪ **Policy Term:** 1 Year / 2 Years / 3 Years. For policies more than one year, the Basic Sum Insured is for each year, without any carry over benefit thereof

✪ **Instalment Facility available:** Premium can be paid Quarterly and Half-yearly. Premium can also be paid Annually, Biennial (Once in 2 years) and Triennial (Once in 3 years)

✪ Sum Insured Options

Rs.5,00,000; Rs.7,50,000; Rs.10,00,000; Rs.15,00,000; Rs.20,00,000; Rs.25,00,000; Rs.50,00,000; Rs.75,00,000; Rs.1,00,00,000

✪ What are the benefits available?

Section 1 Hospitalization

- A. Room (Private Single A/C room), Boarding and Nursing Expenses as provided by the Hospital / Nursing Home
- B. Surgeon, Anesthetist, Medical Practitioner, Consultants, Specialist Fees.
- C. Anesthesia, 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 such other similar expenses. With regard to coronary stenting, the Company will pay such amount up to the extent of cost of bare metal stent/drug eluting cobalt-chromium stent/drug eluting stainless steel stent.
- D. **Road ambulance expenses:** Subject to an admissible hospitalization claim, road ambulance expenses incurred for the following are payable :-
- 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 provided the requirement of an ambulance to the residence is certified by the medical practitioner.
- E. **Air Ambulance expenses** Subject to an admissible hospitalization claim, the Insured Person(s) is/are eligible for reimbursement of expenses incurred towards the cost of air ambulance service up to Rs.2,50,000/- per hospitalization, not exceeding Rs.5,00,000/- per policy period, if the said service was availed on the advice of the treating Medical Practitioner / Hospital. Expenses towards Air ambulance service is payable for only from the place of first occurrence of the illness / accident to the nearest hospital. Such Air ambulance should have been duly licensed to operate as such by Competent Authorities of the Government/s.
- F. Relevant **Pre-Hospitalization** medical expenses incurred for a period not exceeding 60 days prior to the date of hospitalization are payable subject to an admissible hospitalization claim
- G. **Post Hospitalization:** Medical expenses incurred for a period up to 90 days from the date of discharge from the hospital wherever recommended by the Medical Practitioner / Hospital, where the treatment was taken are payable, provided
- i. such expenses so incurred are following an admissible claim for hospitalization and
 - ii. such expenses so incurred are in respect of ailment for which the insured person was hospitalized.
- H. Expenses of **Medical Consultations as an Out Patient** incurred in a Networked Facility for other than Dental and Ophthalmic treatments, up to the limits mentioned in the table below are payable. Payment under this benefit H does not form part of Sum Insured, and is payable while the policy is in force.

Out-Patient Consultation Section 1-H

Sum Insured Rs.	Limit for Out Patient consultation per policy period for other than Dental and Ophthalmic Treatments (up to Rs.)
5,00,000/-	1,200/-
7,50,000/-	1,500/-
10,00,000/-	2,100/-
15,00,000/-	2,400/-
20,00,000/-	3,000/-
25,00,000/-	3,300/-
50,00,000/-, 75,00,000/- and 1,00,00,000/-	5,000/-
Limit of per consultation is Rs. 300/-	

Note: Payment of any claim under this section shall not be construed as a waiver of Company's right to repudiate any claim on grounds of nondisclosure of material fact or preexisting disease for hospitalization expenses under hospitalization provisions of the policy contract.

I. **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

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

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.

Section 2 Delivery and New Born

- A. Expenses for a Delivery including Delivery by Caesarean section (including pre-natal and post natal expenses) up-to the limits mentioned in the table below per Delivery, subject to a maximum of 2 deliveries in the entire life time of the insured person are payable *while the policy is in force*.
- B. Expenses up-to the limits mentioned in the table below, incurred in a hospital/ nursing home on treatment of the New-born for any disease, illness (including any congenital disorders) or accidental injuries are payable provided there is an admissible claim under A of Section-2 above and while the policy is in force.

Section 2 Delivery and New Born

Sum Insured Rs.	Limit for Delivery		Limit of Company's liability for New Born Cover Rs.
	Normal Delivery Rs.	Delivery by Caesarean Section Rs.	
5,00,000/-	15,000/-	20,000/-	1,00,000/-
7,50,000/-	25,000/-	40,000/-	1,00,000/-
10,00,000/- to 25,00,000/-	30,000/-	50,000/-	1,00,000/-
50,00,000/- to 1,00,00,000/-	50,000/-	1,00,000/-	2,00,000/-

- C) Vaccination expenses for the new born baby are payable up to the limits mentioned in the table below, until the new born baby completes one year of age and is added in the policy on renewal. Claim under this is admissible only if claim under A of Section-2 above has been admitted and *while the policy is in force*.

Limits of Vaccination

Sum Insured Rs.	Limit per policy period (Rs.)
5,00,000/- to 25,00,000/-	5,000/-
Above 25,00,000/-	10,000/-

Special Conditions applicable for this Section

1. Benefit under this section is subject to a waiting period of 24 months from the date of first commencement of Star Comprehensive Insurance Policy and its continuous renewal thereof with the Company. A waiting period of 24 months will apply afresh following a claim under "A" of Section-2 above.

- Pre-hospitalisation and Post Hospitalization expenses and Hospital Cash Benefit are not applicable for this section.
- This cover is available only when
 - both Self and Spouse are covered under this policy either on floater basis or on individual basis and both Self and Spouse should have been covered for a continuous period of 24 months under Star Comprehensive Insurance Policy,
 - the policy covering the self and spouse are in force when the benefit under this Section becomes payable.
- Claims under this section will not reduce the Sum Insured and will not impact the benefit under Section 6.

Section 3 Out-patient Dental and Ophthalmic Treatment

Expenses incurred on acute treatment to a natural tooth or teeth or the services and supplies provided by a licensed dentist, up to limits mentioned in the table below are payable.

Expenses incurred for the treatment of the eye or the services or supplies provided by a licensed ophthalmologist, hospital or other provider that are medically necessary to treat eye problem including cost of spectacles / contact lenses, not exceeding the limit mentioned in the table below are payable.

The insured persons become eligible for this benefit after continuous coverage under Star Comprehensive Insurance Policy with the Company, after every block of 3 years and payable while the policy is in force.

Claims under this section will not reduce the Sum Insured and will not impact the benefit under Section 6.

Section 3 Out-patient Dental and Ophthalmic Treatment	
Sum Insured Rs.	Limit for Out Patient Dental and Ophthalmic Treatments for each block of 3 continuous years (up to Rs.)
5,00,000/- and 7,50,000/-	5,000/-
10,00,000/- to 25,00,000/-	10,000/-
Above 25,00,000/-	15,000/-

Note: Payment of any claim under this section shall not be construed as a waiver of Company's right to repudiate any claim on grounds of nondisclosure of material fact or preexisting disease for hospitalization expenses under hospitalization provisions of the policy contract.

Section 4 Organ Donor Expenses In patient hospitalization expenses incurred for organ transplantation from the Donor to the Recipient Insured Person are payable provided the claim for transplantation is payable. In addition, the expenses incurred by the Donor, (if any) for the complications that necessitate a Redo Surgery / ICU admission will be covered.

The coverage limit under this section is over and above the Limit of Coverage and upto the Basic Sum Insured. **This additional Sum Insured can be utilized by the Donor and not by the Insured.**

Section 5 Hospital Cash Benefit: Subject to an admissible Hospitalization claim, Cash Benefit up to the limits mentioned in the table below for each completed day of Hospitalization for a maximum of 7 days per occurrence is payable.

This Benefit is available for a maximum of 120 days during the entire policy period.

This benefit is subject to an excess of first 24 hours of Hospitalization for each and every claim. Claims under this section will not reduce the Sum Insured.

Section 5 Hospital Cash	
Sum Insured Rs.	Hospital Cash Benefit - Limit of Company's liability per day (Rs.)
5,00,000/-	500/-
7,50,000/- and 10,00,000/-	750/-
15,00,000/- and 20,00,000/-	1,000/-
25,00,000/-	1,500/-
50,00,000/-, 75,00,000/-, and 1,00,00,000/-	2,500/-

Section 6 Health Check Up Expenses incurred towards cost of health check-up up to the limits mentioned in the table given below for every claim free year are payable provided

- the health checkup is done at networked facility and
- the policy is in force.

Payment under this benefit does not form part of the sum insured and will not impact the Bonus.

Sum Insured Rs.	Limit (Up to Rs)
5,00,000/-	2,000/-
7,50,000/-	2,500/-
10,00,000/-	3,000/-
15,00,000/-	4,000/-
20,00,000/-	4,500/-
25,00,000/-	4,500/-
50,00,000/-, 75,00,000/- and 1,00,00,000/-	5,000/-

Where the policy is on a floater sum insured basis, if a claim is made either under Section 1 (other than Section 1H) or under Section 4 by any of the insured persons, the health check up benefits will not be available under the policy. However where the policy is on individual

sum insured basis a claim made by one insured person will not affect the Health Check-up benefit to other insured persons.

Note: Payment of expenses towards cost of health check up will not prejudice the company's right to deal with a claim in case of non disclosure of material fact and / or Pre-Existing Diseases in terms of the policy

Section 7 Bariatric Surgery

Expenses incurred on hospitalization for bariatric surgical procedure and its complications thereof are payable subject to limits mentioned in the table given below, during the policy period. This maximum limit of Rs.2,50,000/- and Rs.5,00,000/- are inclusive of pre-hospitalization and post hospitalization expenses.

Sum Insured Rs.	Limit per policy period (Rs.)
5,00,000/- to 15,00,000/-	2,50,000/-
Above 15,00,000/-	5,00,000/-

Special conditions:

- This benefit is subject to a waiting period of 36 months from the date of first commencement of this policy and continuous renewal thereof with the Company.
- The minimum age of the insured at the time of surgery should be above 18 years.
- This benefit shall not apply where the surgery is performed for
 - Reversible endocrine or other disorders that can cause obesity
 - Current drug or alcohol abuse
 - Uncontrolled, severe psychiatric illness
 - Lack of comprehension of risks, benefits, expected outcome, alternatives and lifestyle changes required with bariatric surgery.
 - Bariatric surgery performed for Cosmetic reasons
- The indication for the procedure should be found appropriate by two qualified surgeons and the insured person shall obtain prior approval for cashless treatment from the Company.
- To make a claim, the insured person should satisfy the following criteria as devised by NIH (National Institute of Health)
 - The BMI should be greater than 40 or greater than 35 with co-morbidities (like Diabetes, High Blood Pressure etc.)
 - The Insured Person Is unable to lose weight through traditional methods like diet and exercise.

Note: Claims under this section shall be processed only on cashless basis. The limit of cover provided under this section forms part of the sum insured and will impact Cumulative Bonus

Section 8 Option for Second Medical Opinion

The Insured Person is given the facility of obtaining a Medical Second Opinion from a Doctor in the Company's network of Medical Practitioners. All the medical records provided by the Insured Person will be submitted to the Doctor chosen by him/her either online or through post/courier and the medical opinion will be made available directly to the Insured by the Doctor.

Subject to the following conditions :-

- This should be specifically requested for by the Insured Person
- This opinion is given without examining the patient, based only on the medical records submitted.
- The second opinion should be only for medical reasons and not for medico-legal purposes.
- 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.
- Utilizing this facility alone will not amount to making a claim.

Section 9 AYUSH Treatment: In patient Hospitalizations Expenses incurred on treatment under Ayurveda, Unani, Sidha and Homeopathy systems of medicines in a Government Hospital or in any institute recognized by the government and/or accredited by the Quality Council of India/National Accreditation Board on Health as in patient is payable up to the limits given below:

Sum Insured Rs.	Limit per policy period (Rs.)
5,00,000/- to 15,00,000/-	15,000/-
20,00,000/- and 25,00,000/-	20,000/-
50,00,000/-, 75,00,000/- and 1,00,00,000/-	30,000/-

Note:

- Payment under this benefit forms part of the sum insured and also will impact the Bonus
- Yoga and Naturopathy systems of treatment are excluded from the scope of coverage under AYUSH treatment

Important Note: Applicable for Section 1 (A) to Section 1©, Section 2 (B), Section 4, Section 7, Section 9, Section 12 and Section 13

- All Day Care Procedures are covered.
- Expenses on Hospitalization are payable provided the hospitalization is for minimum period of 24 hours. However this time limit will not apply for treatments / Day Care procedures where taken in the Hospital / Nursing Home and the Insured are discharged on the same day.
- Hospitalization Expenses which vary based on the room rent occupied by the insured person will be considered in proportion to the room rent limit / room category stated in the policy schedule or actuals whichever is less

Section 10 Accidental Death and Permanent Total Disablement

If at any time during the Period of Insurance, the Insured Person shall sustain any bodily injury resulting solely and directly from Accident caused by external, violent and visible means then the Company will pay as under:

1. **Accidental Death of Insured Person:** If following an Accident that causes death of the Insured Person within 12 Calendar months from the date of Accident, then the Company will pay an amount as compensation the Sum Insured mentioned in the Schedule
2. **Permanent Total Disablement** of the Insured Person: If following an Accident which caused permanent impairment of the Insured's mental or physical capabilities, then the Company will pay the benefits as provided in the "Table of Benefits - B1", depending upon the degree of disablement provided that:
 - a) The disablement occurs within 12 Calendar months from the date of the Accident.
 - b) The disablement is confirmed and claimed for, prior to the expiry of a period of 60 days since occurrence of the disablement.

Special Conditions:

1. If the Accident affects any physical function, which was already impaired prior to the accident, a deduction as per "Table - B2" will be made in respect of this prior disablement.
2. In the event of Permanent Total Disablement, the Insured Person will be under obligation:
 - a) To have himself/herself examined by doctors appointed by the Company / and the Company will pay the costs involved thereof.
 - b) To authorize doctors providing treatments or giving expert opinion and any other authority to supply the Company any information that may be required. If the obligations are not met with due to whatsoever reason, the Company may be relieved of its liability to pay.
3. This Section is applicable for the person specifically mentioned in the Schedule.
4. The sum insured for this Section is equal to the sum insured opted for Health Section
5. Where a claim has been paid during the policy period the cover under this Section ceases until the expiry of the policy. Upon renewal the cover applies to the person specifically chosen again. However even if the sum insured under this section is exhausted by way of claim, the coverage under health section will continue until expiry of the policy period.
6. At any point of time only one person will be eligible to be covered under this Section. **Dependent Children and persons above 70 years can be covered under this section up to the Sum insured of Rs.10,00,000/-.**
7. Any claim under health portion will not affect the Sum Insured under this section.
8. Where there is an admissible claim for Accidental Death during the policy period, the health cover will continue for the remaining insured persons.
9. Where there is an admissible claim for Permanent Total Disability during the policy period, the health cover would continue until the expiry of the policy for all the insured persons covered including the person who has made a claim for Permanent Total Disability and renewal thereof.
10. Where there is an admissible claim for Permanent Total Disability or Death during the policy period, the personal accident cover will be applicable for another person chosen at the time of renewal.
11. Geographical Scope : The cover under this section applies World Wide

Table of Benefits - B1

Benefits	Percentage of the Basic Sum Insured
1. Death	100%
2. Permanent Total Disablement	100%
Total and irrevocable loss* of	
(i) Sight of both eyes	100%
(ii) Physical separation of two entire hands	100%
(iii) Physical separation of two entire foot	100%
(iv) One entire hand and one entire foot	100%
(v) Sight of one eye and loss of one hand	100%
(vi) Sight of one eye and loss of one entire foot	100%
(vii) Use of two hands	100%
(viii) Use of two foot	100%
(ix) Use of one hand and one foot	100%
(x) Sight of one eye and use of one hand	100%
(xi) Sight of one eye and use of one foot	100%

Table - B2

Physical function already impaired prior to accident		Percentage of Sum Insured Deducted	
1	Loss of toes all	All	20
	Loss of Great toe	both phalanges	5
	Loss of Great toe	one phalanx	2
	Other than Great, if more than		
	One toe lost, for each toe	For each toe	1
2	Loss of hearing both ears	Both ears	75
	Loss of hearing one ear	One ear	30
3	Loss of four fingers and thumbs of One hand		40
4	Loss of four fingers		35
	Loss of thumb both phalanges	Both phalanges	25
		One phalanx	10
5	Loss of index finger three phalanges	Three phalanges	10
		Two phalanges	8
		One phalanx	4
6	Loss of middle finger	Three phalanges	6
		Two phalanges	4
		One phalanx	2
7	Loss of ring finger	Three phalanges	5
		Two phalanges	4
		One phalanx	2
8	Loss of little finger	Three phalanges	4
		Two phalanges	3
		One phalanx	2
9	Loss of metacarpals	First or second	3
		Additional (third fourth or fifth)	2
10	Any other Permanent partial disablement		Percentage as assessed by the Medical Board or by the government doctor

Section 11: 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.

This Wellness Program is enabled and administered online through Star Wellness Platform (digital platform)

Note: The Wellness Activities mentioned in the table below (from Serial Number 1 to 5) 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	2%
351 to 600	5%
601 to 750	7%
751 to 1000	10%

*In case of floater policy the weightage is given as per the following table :

Family Size	Weightage
Self, Spouse	1:1
Self, Spouse and Dependent Children (up to 18 years)	1:1:0:0:0
Self, Spouse and Dependent Children (aged above 18 years)	2:2:1:1:1

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

Each Insured Person will be given an Individual log-in facility, which will be linked to his/ her policy.

*Please refer the Illustrations to understand the calculation of discount in premium, weightage and the calculation in case of two year policy.

The wellness services and activities are categorized as below:

Sr. No.	Activity	Maximum number of Wellness Points that can be earned under each policy in a policy year
	Manage and Track Health	
1.	a) Online Health Risk Assessment (HRA)	50
	b) Preventive Risk Assessment	200
	Affinity to Wellness	
2.	a) Participating in Walkathon, Marathon, Cyclothon and similar activities	100
	b) Membership in a health club (for 1 year or more)	100
3.	Stay Active – If the Insured member achieves the step count target on mobile app	200
	a) Weight Management Program (for the Insured who is Overweight / Obese)	100
4.	b) Sharing Insured Fitness Success Story through adoption of Star Wellness Program (for the Insured who is not Overweight / Obese)	50
	a) Chronic Condition Management Program (for the Insured who is suffering from Chronic Condition/s - Diabetes, Hypertension, Cardiovascular Disease or Asthma)	250
5.	b) On Completion of De-Stress & Mind Body Healing Program (for the Insured who is not suffering from Chronic Condition/s - Diabetes, Hypertension, Cardiovascular Disease or Asthma)	125
	Additional Wellness Services	
6.	Online Chat with Doctor	
7.	Medical Concierge Services	
8.	Period & Fertility Tracker	
9.	Digital Health Vault	
10.	Wellness Content	
11.	Health Quiz & Gamification	
12.	Post-Operative Care	
13.	Discounts from Network Providers	

1. 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 50 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 five mandatory tests mentioned below. Insured can take these tests at any diagnostic centre at Insured's own expenses.
- If all the results of the submitted test reports are within the normal range, Insured earns 200 wellness points.
 - If the result of any one test is not within the normal range as specified in the lab report, Insured earns 150 wellness points.
 - If two or more test results are not within the normal range, Insured earns 100 wellness points only.

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

2. **Affinity towards wellness:** Insured earns wellness 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	100
	On submission of BIB Number along with the details of the entry ticket taken to participate in the event.	
b.	Membership in a health club (for 1 year or more) - In a Gym / Yoga Centre / Zumba Classes / Aerobic Exercise/ Sports Club/ Pilates Classes/ Swimming / Tai Chi/ Martial Arts / Gymnastics/ Dance Classes	100

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.

3. **Stay Active:** Insured earns wellness points on achieving the step count target on star mobile application as mentioned below:

Average number of steps per day in a policy year	Wellness Points
If the average number of steps per day in a policy year are between - 5000 and 7999	100
If the average number of steps per day in a policy year are between - 8000 and 9999	150
If the average number of steps per day in a policy year are - 10000 and above	200

Note:

- 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 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 wellness mobile application.

4. 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.
- On acceptance of the Weight Management Program, Insured earns 50 wellness points.
 - An additional 50 wellness points will be awarded in case if the results are achieved and maintained as mentioned below;

Sr. No.	Name of the Ailment	Values to 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) In case if the Insured is not Overweight / Obese, the Insured can submit his/her Fitness Success Story through adoption of Star Wellness Activities with us. On submission of the Fitness Success Story through adoption of Star Wellness Activities, Insured earns 50 wellness points.

5. 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.
- On acceptance of the Chronic Condition Management Program, Insured earns 100 wellness points.
 - 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, an additional 150 wellness points will be awarded.
 - These tests reports to be submitted within 1 month from the date of undergoing the Health Check-Up.

Sr. 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 acceptance of De-stress & Mind Body Healing Program Insured earns 50 wellness points.
- On completion of De-stress & Mind Body Healing Program Insured earns an additional 75 wellness points.

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

6. **Online Chat with Doctor:** Insured can consult qualified healthcare professionals at their convenience. The Doctor Chat feature allows Insured to "Chat" with qualified Doctors, available from Monday to Friday between 9.00 AM and 6.00 PM to help Insured with advice and quick consultations including on Diet & Nutrition and Second Medical Opinion. They do not prescribe any medications or diagnose any health issues.

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

8. **Period & Fertility Tracker:** The online easy tracking program helps every woman with their period health and fertility care. The program gives access to trackers for period and ovulation which maps out cycles for months. This helps in planning for conception prevention and tracks peak ovulation if planning pregnancy.

9. **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.

10. **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.

11. **Health Quiz & Gamification:**

- The wellness portal provides a host of Health & Wellness Quizzes. The wellness quizzes are geared towards helping the Insured to be more aware of various health choices.
- Gamification helps in creating fun and engaging health & wellness experiences. It helps to create a sense of achievement in users and increases motivation levels.

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

13. **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

- Any information provided by the Insured in this regard shall be kept confidential.
- There will not be any cash redemption against the wellness reward points.
- Insured should notify and submit relevant documents, reports, receipts etc for various wellness activities within 1 month of undertaking such activity/test.
- No activity, report, document, receipt can be submitted in the last month of each policy year.
- For services that are provided through empaneled service provider, Star Health is only acting as a facilitator; hence would not be liable for any incremental costs or the services.
- All medical services are being provided by empaneled 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.

- We reserve the right to remove the wellness reward points if found to be achieved in unfair manner.
- 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.
- Services offered are subject to guidelines issued by IRDA from time to time.
- In case of newly wedded / married spouse or new born baby included in midterm, the wellness benefit will be available only after completion of 1 year of insurance cover.

ILLUSTRATION OF BENEFITS:

Lets look how the Insured can avail discount on premium through the "Star Wellness Program"

Scenario - 1

A 40 year old Individual Ramesh buys Star Comprehensive Insurance Policy (Individual Sum Insured) on 15th March, 2019 on payment of Rs.17,615/- per year (excluding taxes), with Sum Insured 25 Lacs, let's understand how he can earn **Wellness Points** by doing different wellness activities. Ramesh has declared that his Body Mass Index (BMI) as 24 and he is a Diabetic. Ramesh enrolled under the Star Wellness Program and completed the following **wellness activities**

Sr. No	Name of the wellness activity taken up during the policy year	Wellness Points Earned
1.	Completed Online Health Risk Assessment (HRA)	50
2.	Submitted Health Check-Up Report (two test results are not within normal values)	100
3.	Participated in Walkathon	100
4.	Attended to Gym	100
5.	Achieved 10,000 average number of steps per day during the policy year	200
6.	Shared his fitness success story	50
7.	Managed Diabetes through Chronic Condition Management Program	250
Total Number of Wellness Points earned		850

Based on the number of Wellness Points earned Ramesh is eligible to get 10% discount on renewal premium.

Lets look how the Insured can avail discount on premium through the "Star Wellness Program"

Scenario - 2

A 42 year old Individual Suresh and his wife Lakshmi along with their two dependent children (aged below 18 yrs) buy a Star Comprehensive Insurance Policy (Floater Sum Insured) on 20th, March, 2019 on payment of Rs.34,220/- per year (excluding taxes), with Sum Insured 25 Lacs, let's understand how they can earn **Wellness Points** under the Floater Policy. Suresh has declared that he is suffering from Diabetes & Hypertension. Suresh has declared his Body Mass Index (BMI) as 30 & Lakshmi has declared her BMI as 25 Suresh and Lakshmi enrolled under the Star wellness program and completed the following wellness activities.

Sr. No	Name of the wellness activity taken up during the policy year	Wellness Points Earned by Suresh	Wellness Points Earned by Lakshmi
1.	Completed Online Health Risk Assessment (HRA)	50	50
2.	Submitted Health Check-Up Report	200	200
3.	Participated in Marathon	100	0
4.	Attended to Gym	100	100
5.	Achieved 10,000 average number of steps per day during the policy year	200	200
6.	Suresh accepted the Weight management program and reached 27 BMI Lakshmi accepted the Weight management program and reached 23 BMI	100	100
7.	Suresh Managed Diabetes & Hypertension through Chronic Condition Management Program; Lakshmi has completed De-stress & Mind Body Healing Program	250	125
Total Number of Wellness Points earned		1000	775
No of wellness points based upon weightage - 1:1		500 (1000x1/2)	388 (775x1/2)

Total Number of Wellness Points earned by Suresh and Lakshmi = 888 (500+388) Based on the no of Wellness Points earned, Suresh & Lakshmi are eligible to get 10% discount on renewal premium

Lets look how the Insured can avail discount on premium through the "Star Wellness Program" Scenario – 3

Scenario – 3

A 27 year old Individual Umesh buys Star Comprehensive Insurance Policy (Individual Sum Insured) for two year period, with Sum Insured 25 Lacs, let's understand how he can earn Wellness Points by doing different wellness activities. Umesh has declared that his Body Mass Index (BMI) is 24 and he is not suffering with any Chronic Condition. Umesh enrolled under the Star Wellness Program and completed the following wellness activities.

Sr. No	Name of the wellness activity taken up during the policy year	Wellness Points Earned in the First Year	Wellness Points Earned in the Second Year
1.	Completed Online Health Risk Assessment (HRA)	50	50
2.	Submitted Health Check-Up Report	200	200
3.	Participated in Walkathon	100	100
4.	Attended to Yoga Classes	100	100
5.	Achieved 10,000 average number of steps per day during the policy year	200	200
6.	Submitted his fitness success story	50	50
7.	Completed De-stress & Mind Body Healing Program	125	125
Total Number of Wellness Points earned		825	825

Total Number of Wellness Points earned by Umesh = 1650 (825+825)

Calculation of Wellness Points as per two year policy condition = 825 (1650/2)

Based on the number of Wellness Points earned, Umesh is eligible to get 10% discount on renewal premium.

⊕ **Coverage for Modern Treatments:** The expenses payable during the entire policy period for the following treatment/procedure (either as a day care or as an in-patient exceeding 24hrs of admission in the hospital) is limited to the amount mentioned in table below;

Sum Insured in Rs.	Uterine artery Embolization and HIFU	Balloon Sinuplasty	Deep Brain Stimulation	Oral Chemotherapy* (Sublimits including Pre and Post Hospitalisation)	Immunotherapy-Monoclonal Antibody to be given as injection	Intra Vitreal injections
	Sum Insured on Individual Basis: Limit per person, per policy period for each treatment / procedure Sum Insured on Floater Basis: Limit per policy period for each treatment / procedure Rs.					
5,00,000/-	1,25,000/-	50,000/-	2,50,000/-	1,25,000/-	2,50,000/-	50,000/-
7,50,000/-	1,25,000/-	50,000/-	2,50,000/-	1,25,000/-	2,75,000/-	60,000/-
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/-
50,00,000/-	2,25,000/-	1,75,000/-	6,00,000/-	4,00,000/-	7,50,000/-	1,75,000/-
75,00,000/-	2,50,000/-	2,00,000/-	7,00,000/-	5,00,000/-	9,00,000/-	2,00,000/-
1,00,00,000/-	3,00,000/-	2,00,000/-	7,50,000/-	6,00,000/-	10,00,000/-	2,00,000/-

Sum Insured in Rs.	Robotic surgeries	Stereotactic radio surgeries	Bronchical Thermoplasty	Vaporisation of the prostate (Green laser treatment or holmium laser treatment)	IONM-(Intra Operative Neuro Monitoring)	Stem cell therapy: Hematopoietic stem cells for bone marrow transplant for haematological conditions
	Sum Insured on Individual Basis: Limit per person, per policy period for each treatment / procedure Sum Insured on Floater Basis: Limit per policy period for each treatment / procedure Rs.					
5,00,000/-	2,50,000/-	2,00,000/-	Up to Sum Insured			2,50,000/-
7,50,000/-	2,75,000/-	2,75,000/-				2,75,000/-
10,00,000/-	3,00,000/-	2,25,000/-				4,00,000/-
15,00,000/-	4,00,000/-	2,50,000/-				5,00,000/-
20,00,000/-	4,50,000/-	2,75,000/-				5,50,000/-
25,00,000/-	5,00,000/-	3,00,000/-				6,00,000/-
50,00,000/-	6,00,000/-	3,50,000/-				7,50,000/-
75,00,000/-	7,00,000/-	3,75,000/-				9,00,000/-
1,00,00,000/-	7,50,000/-	4,00,000/-				10,00,000/-

*Submit all inclusive with or without hospitalization where ever hospitalization includes pre and post hospitalization.

⊕ **Exclusions**

- A. 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;
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 portability norms of the extant IRDAI (Health Insurance) Regulations, 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 following 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;
 - i. 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
 - ii. Subcutaneous Benign Lumps, Sebaceous cyst, Dermoid cyst, Mucous cyst lip / cheek, Carpal Tunnel Syndrome, Trigger Finger, Lipoma, Neurofibroma, Fibroadenoma, Ganglion and similar pathology
 - iii. 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]
 - iv. 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)
 - v. 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 and Genitourinary tract calculi
 - vi. All types of Hernia
 - vii. Desmoid Tumor, Umbilical Granuloma, Umbilical Sinus, Umbilical Fistula
 - viii. All treatments (conservative, interventional, laparoscopic and open) related to all Diseases of Cervix, Uterus, Fallopian tubes, Ovaries, Uterine Bleeding, Pelvic Inflammatory Diseases
 - ix. All Diseases of Prostate, Stricture Urethra, all Obstructive Uropathies
 - x. Benign Tumours of Epididymis, Spermatocele, Varicocele, Hydrocele
 - xi. Fistula, Fissure in Ano, Hemorrhoids, Pilonidal Sinus and Fistula, Rectal Prolapse, Stress Incontinence
 - xii. Varicose veins and Varicose ulcers
 - xiii. All types of transplant and related surgeries (Other than Bone Marrow Transplant for acute hematological malignancies and acute medical emergencies when indicated)
 - xiv. Congenital Internal disease / defect
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;
- Surgery to be conducted is upon the advice of the Doctor
 - The surgery/Procedure conducted should be supported by clinical protocols
 - The member has to be 18 years of age or older and
 - Body Mass Index (BMI);
 - greater than or equal to 40 or
 - 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:
 - Obesity-related cardiomyopathy
 - Coronary heart disease
 - Severe Sleep Apnea
 - 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 dioptres.
- 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;
- Any type of contraception, sterilization
 - Assisted Reproduction services including artificial insemination and advanced reproductive technologies such as IVF, ZIFT, GIFT, ICSI
 - Gestational Surrogacy
 - Reversal of sterilization
- 18. Maternity - Code Excl 18**
- Medical treatment expenses traceable to childbirth (including complicated deliveries and caesarean sections incurred during hospitalization) except ectopic pregnancy and to the extent covered under Section 2
 - Expenses towards miscarriage (unless due to an accident) and lawful medical termination of pregnancy during the policy period
- 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 (except to the extent provided under Section 2 for New Born) - Code Excl 20**
- 21. Convalescence, general debility, run-down condition, Nutritional deficiency states - Code Excl 21**
- 22. Intentional self injury - Code Excl 22**
- 23. Venereal Disease and Sexually Transmitted Diseases (Other than HIV) - Code Excl 23**
- 24. Injury/disease directly or indirectly 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**
- 25. Injury or disease directly or indirectly caused by or contributed to by nuclear weapons/materials - Code Excl 25**
- 26. 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 - Code Excl 26**
- 27. Unconventional, Untested, Experimental therapies - Code Excl 27**
- 28. Autologous derived Stromal vascular fraction, Chondrocyte Implantation, Procedures using Platelet Rich plasma and Intra articular injection therapy - Code Excl 28**
- 29. Biologicals, except when administered as an in-patient, when clinically indicated and hospitalization warranted - Code Excl 29**
- 30. All treatment for Priapism and erectile dysfunctions - Code Excl 30**
- 31. Inoculation or Vaccination (except for post-bite treatment and for medical treatment for therapeutic reasons) - Code Excl 31**
- 32. Dental treatment or surgery (in excess of what is specifically provided) unless necessitated due to accidental injuries and requiring hospitalization - Code Excl 32**
- 33. Medical and / or surgical treatment of Sleep apnea, treatment for endocrine disorders - Code Excl 33**
- 34. Hospital registration charges, admission charges, record charges, telephone charges and such other charges - Code Excl 34**
- 35. Cochlear implants and procedure related hospitalization expenses. Cost of spectacles and contact lens (in excess of what is specifically provided), hearing aids, walkers and crutches, wheel chairs, CPAP, BIPAP, Continuous Ambulatory Peritoneal Dialysis, infusion pump and such other similar aids - Code Excl 35**
- 36. Any hospitalizations which are not Medically Necessary / does not warrant Hospitalization - Code Excl 36**
- 37. Other Excluded Expenses as detailed in the website www.starhealth.in - Code Excl 37**
- 38. Existing disease/s, disclosed by the insured and mentioned in the policy schedule (based on insured's consent), for specified ICD codes - Code Excl 38**
- B. Applicable for Section 10**
- Any claim relating to events occurring before the commencement of the cover or otherwise outside the Period of Insurance - **Code Sec10 Excl 01**
 - Any injuries/conditions which are Pre-existing conditions - **Code Sec10 Excl 02**
 - Any claim arising out of Accidents that the Insured Person has caused - **Code Sec10 Excl 03**
 - intentionally or
 - by committing a crime / involved in it or
 - as a result of / in a state of drunkenness or addiction (drugs, alcohol)
 - Insured Person engaging in Air Travel unless he/she flies as a fare-paying passenger on an aircraft properly licensed to carry passengers. For the purpose of this exclusion Air Travel means being in or on or boarding an aircraft for the purpose of flying therein or alighting there from - **Code Sec10 Excl 04**
 - Accidents that are results of war and warlike occurrence or invasion, acts of foreign enemies, hostilities, civil war, rebellion, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power, seizure capture arrest restraints detentions of all kings princes and people of whatever nation, condition or quality whatsoever - **Code Sec10 Excl 05**
 - Participation in riots, confiscation or nationalization or requisition of or destruction of or damage to property by or under the order of any government or local authority - **Code Sec10 Excl 06**
 - Any claim resulting or arising from or any consequential loss directly or indirectly caused by or contributed to or arising from - **Code Sec10 Excl 07**
 - Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or from any nuclear waste from combustion (including any self sustaining process of nuclear fission) of nuclear fuel
 - Nuclear weapons material
 - The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof
 - Nuclear, chemical and biological terrorism
 - Any claim arising out of sporting activities in so far as they involve the training or participation in competitions of professional or semi-professional sports persons - **Code Sec10 Excl 08**
 - Participation in Hazardous Sport / Hazardous Activities - **Code Sec10 Excl 09**
 - Persons who are physically challenge unless specifically agreed and endorsed in the policy - **Code Sec10 Excl 10**
 - Any loss arising out of the Insured Person's actual or attempted commission of or willful participation in an illegal act or any violation or attempted violation of the law - **Code Sec10 Excl 11**
 - Any payment in case of more than one claim under the policy during the period of insurance by which the maximum liability of the Company in that period would exceed the amount specified in the Schedule - **Code Sec10 Excl 12**
 - Any other claim after a claim has been admitted by the Company and becomes payable for Death or Permanent Total Disablement, as mentioned In Table - **Code Sec10 Excl 13**
 - Any claim arising out of an accident related to pregnancy or childbirth, infirmity, whether directly or indirectly - **Code Sec10 Excl 14**
 - Any claim for Death or Permanent Total Disablement of the Insured Person from self-endangerment unless in self-defense or to save human life - **Code Sec10 Excl 15**
- ☛ **Moratorium Period:** After completion of eight continuous years under the policy no look back to be applied. This period of eight years is called as moratorium period. The moratorium would be applicable for the sums insured of the first policy and subsequently completion of 8 continuous years would be applicable from date of enhancement of sums insured only on the enhanced limits. After the expiry of Moratorium Period no health insurance claim shall be contestable except for proven fraud and permanent exclusions specified in the policy contract. The policies would however be subject to all limits, sub limits, co-payments, deductibles as per the policy contract.

★ Claim Procedure

Claiming process and documents to be submitted in support of claim:

A. For Cashless Treatment

- Call the 24 hour help-line for assistance - 1800 425 2255/1800 104 2277
- Inform the ID number for easy reference
- On admission in the hospital, produce the customer ID Card issued by the Company at the Hospital Helpdesk
- Obtain the Pre-authorization Form from the Hospital Help Desk, complete the Patient Information and resubmit to the Hospital Help Desk.
- The Treating Doctor will complete the hospitalisation/ treatment information and the hospital will fill up expected cost of treatment. This form is submitted to the Company
- The Company will process the request and call for additional documents / clarifications if the information furnished is inadequate.
- 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.
- In case of emergency hospitalization information to be given within 24 hours after hospitalization
- 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.

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.

B. Documents to be submitted :

- Duly completed claim form, and
- Pre Admission investigations and treatment papers.
- Discharge Summary from the hospital
- Cash receipts from hospital, chemists
- Cash receipts and reports for tests done
- Receipts from doctors, surgeons, anesthetist
- Certificate from the attending doctor regarding the diagnosis.
- Copy of PAN card

Claims of Out Patient Consultations / treatments will be settled on a reimbursement basis on production of cash receipts

For Accidental Death Claims:- Claim Form

- Death Certificate
- Post-mortem Certificate, if conducted
- FIR (wherever required)
- Police Investigation report (wherever required)
- Viscera Sample Report (wherever required)
- Forensic Science Laboratory report (wherever required)
- Legal Heir Certificate
- Succession Certificate (wherever required)

For Permanent Total Disablement Claims

Certificate from Government doctor confirming the disability and its percentage Note:

- The Company authorized doctor may examine the insured if required
- The Company reserves the right to call for additional documents wherever required

Provision of Penal Interest

- The Company shall settle or reject a claim, as the case may be, within 30 days from the date of receipt of last necessary document.
- In the case of delay in the payment of a claim, the Company shall be liable to pay interest to the policyholder from the date of receipt of last necessary document to the date of payment of claim at a rate 20/o above the bank rate.
- However, where the circumstances of a claim warrant an investigation in the opinion of the Company, it shall initiate and complete such investigation at the earliest, in any case not later than 30 days from the date of receipt of last necessary document- In such cases, the Company shall settle or reject the claim within 45 days from the date of receipt of last necessary document.
- In case of delay beyond stipulated 45 days, the Company shall be liable to pay interest to the policyholder at a rate 2% above the bank rate from the date of receipt of last necessary document to the date of payment of claim.
- "Bank rate" shall mean the rate fixed by the Reserve Bank of India.

★ Cumulative Bonus (Applicable for Section 1 other than 1H, Section 4, Section 7, Section 9 Section 12 and Section 13)

Where the sum insured under the policy is Rs.5,00,000/-, the insured person would be entitled to the benefit of Cumulative Bonus calculated at 50% of the basic sum insured under this policy following after every claim free year up to a maximum of 100%.

Where the sum insured under the policy is Rs.7,50,000/- or above, the insured person would be entitled to the benefit of Cumulative Bonus calculated at 100% of the basic sum insured under this policy following a claim free year. The maximum benefit of bonus is 100% of the basic sum insured.

Special Conditions

- The Cumulative Bonus will be calculated on the expiring Basic Sum Insured or on the renewed Basic Sum Insured whichever is less.

- If the insured opts to reduce the Basic Sum Insured at the subsequent renewal, the limit of indemnity by way of such Cumulative Bonus shall not exceed such reduced basic sum insured.
- In the event of a claim resulting in**
 - Partial utilization of Basic Sum Insured, such cumulative bonus so granted will be reduced at the same rate at which it has accrued.
 - Full utilization of Basic Sum Insured and nil utilization of cumulative bonus accrued, such cumulative bonus so granted will be reduced at the same rate at which it has accrued.
 - Full utilization of Basic Sum Insured and partial utilization of cumulative bonus accrued, the cumulative bonus granted on renewal will be the balance cumulative bonus available and will be reduced at the same rate at which it has accrued
 - Full utilization of Basic Sum Insured and full utilization of cumulative bonus accrued, the cumulative bonus granted on renewal will be "nil" or "zero"

★ Automatic Restoration of Sum Insured (Applicable for Section 1 Only):

There shall be automatic restoration of the Basic Sum Insured by 100% immediately upon exhaustion of the Basic Sum Insured and accrued Cumulative Bonus if any, once during the policy period

It is made clear that such restored Sum Insured can be utilized for illness /disease for which claim/s was / were already made.

Such restoration will be available for section 1 other than Section 1H. This benefit is not available for Modern Treatments.

★ Co-Payment:

This policy is subject to co-payment of 10% 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. This co-payment will not apply for those insured persons who have entered the policy before attaining 61 years of age and renew the policy continuously without any break. This co-payment is applicable for Section 1 A to 1 G, 1 I, Section 4, Section 7, Section 9, Section 12 and Section 13

★ What is the renewal procedure?

Renewal: The policy shall ordinarily be renewable except on grounds of fraud, misrepresentation by the Insured Person.

- The Company shall endeavor to give notice for renewal. However, the Company is not under obligation to give any notice for renewal.
- Renewal shall not be denied on the ground that the insured person had made a claim or claims in the preceding policy years.
- Request for renewal along with requisite premium shall be received by the Company before the end of the policy period.
- At the end of the policy period, the policy shall terminate and can be renewed within the Grace Period of 30 days to maintain continuity of benefits without break in policy.
- Coverage is not available during the grace period.
- No loading shall apply on renewals based on individual claims experience

Following an admissible claim under Section-10 the coverage under Personal Accident insurance upon renewal will be applicable for the person to be chosen by the Proposer at the time of renewal, subject to other terms, conditions contained herein

★ Instalment Premium Options:

If the insured person has opted for Payment of Premium on an instalment basis i.e. Half Yearly or Quarterly, as mentioned in the policy Schedule/Certificate of Insurance, the following Conditions shall apply (notwithstanding any terms contrary elsewhere in the policy)

- Grace Period of 7 days would be given to pay the instalment premium due for the policy.
- During such grace period, coverage will not be available from the due date of instalment premium till the date of receipt of premium by Company.
- The insured person will get the accrued continuity benefit in respect of the "Waiting Periods", "Specific Waiting Periods" in the event of payment of premium within the stipulated grace Period.
- No interest will be charged If the instalment premium is not paid on due date
- In case of instalment premium due not received within the grace period, the policy will get cancelled.
- In the event of a claim, all subsequent premium instalments shall immediately become due and payable.
- The company has the right to recover and deduct all the pending installments from the claim amount due under the policy.

★ Revision of Sum Insured:

Reduction or enhancement of Basic 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. Where the basic sum insured is enhanced, the amount of such additional basic sum insured including the respective sublimits shall be subject to the following terms. Exclusions as under shall apply afresh from the date of such enhancement for the increase in the Basic Sum Insured, that is, the difference between the expiring policy Basic Sum Insured and the increased current Basic Sum Insured.

- First 30 days as stated under exclusion **Excl Code 03**
- 24 months with continuous coverage without break (with grace period) in respect of diseases / treatments as stated under exclusion **Excl Code 02**
- 36 months of continuous coverage without break (with grace period) in respect of Pre-Existing diseases as stated under exclusion **Excl Code 01**
- 36 months of continuous coverage without break (with grace period) for diseases / conditions diagnosed / treated irrespective of whether any claim is made or not in the immediately preceding three policy periods The above applies to each relevant insured person

⊛ **What are the optional covers available on payment of additional premium under the policy?(Section 12)**

The prospect has the option to opt for reduction of waiting period in respect of Pre-Existing Diseases from 36 months to 12 months on payment of additional premium. This option is available only for the first purchase of Star Comprehensive Insurance Policy and also only upto Sum Insured chosen at that time. This option is not available for renewal or policies ported from other Insurance Companies. The prospect has to undergo pre-acceptance medical screening at Company's nominated centre. At present 100% of cost of the pre-acceptance medical screening will be borne by the Company. The Company may require the prospect to share this cost (maximum 50%). Where the Insured person has opted for this benefit the exclusions shall read as follows :-

1. Pre-Existing Diseases : Code- Excl01

- A. Expenses related to the treatment of a pre-existing Disease (PED) and its direct complications shall be excluded until the expiry of 12 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. Coverage under the policy after the expiry of 12 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 – Code- Excl02

- A. Expenses related to the treatment of the following 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. List of specific diseases/procedures
 - i. 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.
 - ii. Subcutaneous Benign Lumps, Sebaceous cyst, Dermoid cyst, Mucous cyst lip / cheek, Carpal Tunnel Syndrome, Trigger Finger, Lipoma, Neurofibroma, Fibroadenoma, Ganglion and similar pathology
 - iii. 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].
 - iv. 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),
 - v. 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 and Genitourinary tract calculi.
 - vi. All types of Hernia,
 - vii. Desmoid Tumor, Umbilical Granuloma, Umbilical Sinus, Umbilical Fistula,
 - viii. All treatments (conservative, interventional, laparoscopic and open) related to all Diseases of Cervix, Uterus, Fallopian tubes, Ovaries, Uterine Bleeding, Pelvic Inflammatory Diseases
 - ix. All Diseases of Prostate, Stricture Urethra, all Obstructive Uropathies,
 - x. Benign Tumours of Epididymis, Spermatocele, Varicocele, Hydrocele,
 - xi. Fistula, Fissure in Ano, Hemorrhoids, Pilonidal Sinus and Fistula, Rectal Prolapse, Stress Incontinence
 - xii. Varicose veins and Varicose ulcers
 - xiii. All types of transplant and related surgeries (Other than Bone Marrow Transplant for acute hematological malignancies and acute medical emergencies when indicated)
 - xiv. Congenital Internal disease / defect

- ⊛ **Possibility of Revision of Terms of the Policy Including the Premium Rates:** The Company, with prior approval of IRDAI, may revise or modify the terms of the policy including the premium rates. The insured person shall be notified three months before the changes are effected.

⊛ **Withdrawal of the policy**

- i. In the likelihood of this product being withdrawn in future, the Company will intimate the insured person about the same 90 days prior to expiry of the policy.
- ii. Insured Person will have the option to migrate to similar health insurance product available with the Company at the time of renewal with all the accrued continuity benefits such as cumulative bonus, waiver of waiting period as per IRDAI guidelines, provided the policy has been maintained without a break.

- ⊛ **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 insured person shall be allowed free look period of fifteen days from date of receipt of the policy document to review the terms and conditions of the policy, and to return the same if not acceptable.

If the insured has not made any claim during the Free Look Period, the insured shall be entitled to

- i. a refund of the premium paid less any expenses incurred by the Company on medical examination of the insured person and the stamp duty charges or
- ii. where the risk has already commenced and the option of return of the policy is exercised by the insured person, a deduction towards the proportionate risk premium for period of cover or
- iii. Where only a part of the insurance coverage has commenced, such proportionate premium commensurate with the insurance coverage during such period;

- ⊛ **Migration:** The insured person will have the option to migrate the policy to other health insurance products/plans offered by the company by applying for migration of the Policy atleast 30 days before the policy renewal date as per IRDAI guidelines on Migration. If such person is presently covered and has been continuously covered without any lapses under any health insurance product/plan offered by the company, the insured person will get the accrued continuity benefits in waiting periods as per IRDAI guidelines on migration.

For Detailed Guidelines on migration, kindly refer the link

https://www.irdai.gov.in/ADMINCMS/cms/frmGuidelines_Layout.aspx?page=PageNo3987

- ⊛ **Portability:** The insured person will have the option to port the policy to other insurers by applying to such insurer to port the entire policy along with all the members of the family, if any, at least 45 days before, but not earlier than 60 days from the policy renewal date as per IRDAI guidelines related to portability. If such person is presently covered and has been continuously covered without any lapses under any health insurance policy with an Indian General/Health insurer, the proposed insured person will get the accrued continuity benefits in waiting periods as per IRDAI guidelines on portability. For details contact "portability@starhealth.in" or call Telephone No +91-044-28288869

For Detailed Guidelines on portability, kindly refer the link

https://www.irdai.gov.in/ADMINCMS/cms/frmGuidelines_Layout.aspx?page=PageNo3987

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

⊛ **Cancellation**

- i. The policyholder may cancel this policy by giving 15 days written notice and in such an event, the Company shall refund premium for the unexpired policy period as detailed below;

Cancellation table applicable for Policy Term 1 Year without instalment option	
Period on risk	Rate of premium to be retained
Up to one month	22.5% of the policy premium
Exceeding one month up to 3 months	37.5% of the policy premium
Exceeding 3 months up to 6 months	57.5% of the policy premium
Exceeding 6 months up to 9 months	80% of the policy premium
Exceeding 9 months	Full of the policy premium
Cancellation table applicable for Policy Term 1 Year with instalment option of Half-yearly premium payment frequency	
Period on risk	Rate of premium to be retained
Up to one month	45% of the total premium received
Exceeding one month up to 4 months	87.5% of the total premium received
Exceeding 4 months up to 6 months	100% of the total premium received
Exceeding 6 months up to 7 months	65% of the total premium received
Exceeding 7 months up to 10 months	85% of the total premium received
Exceeding 10 months	100% of the total premium received
Cancellation table applicable for Policy Term 1 Year with instalment option of Quarterly premium payment frequency	
Period on risk	Rate of premium to be retained
Up to one month	87.5% of the total premium received
Exceeding one month up to 3 months	100% of the total premium received
Exceeding 3 months up to 4 months	87.5% of the total premium received
Exceeding 4 months up to 6 months	100% of the total premium received
Exceeding 6 months up to 7 months	85% of the total premium received
Exceeding 7 months up to 9 months	100% of the total premium received
Exceeding 9 months up to 10 months	85% of the total premium received
Exceeding 10 months	100% of the total premium received

**Cancellation table applicable for Policy Term
2 Years without instalment option**

Period on risk	Rate of premium to be retained
Up to one month	17.5% of the policy premium
Exceeding one month up to 3 months	25% of the policy premium
Exceeding 3 months up to 6 months	37.5% of the policy premium
Exceeding 6 months up to 9 months	47.5% of the policy premium
Exceeding 9 months up to 12 months	57.5% of the policy premium
Exceeding 12 months up to 15 months	67.5% of the policy premium
Exceeding 15 months up to 18 months	80% of the policy premium
Exceeding 18 months up to 21 months	90% of the policy premium
Exceeding 21 months	Full of the policy premium

**Cancellation table applicable for Policy Term 2 Years with instalment option of
Half-yearly premium payment frequency**

Period on risk	Rate of premium to be retained
Up to one month	45% of the total premium received
Exceeding one month up to 4 months	87.5% of the total premium received
Exceeding 4 months up to 6 months	100% of the total premium received
Exceeding 6 months up to 7 months	65% of the total premium received
Exceeding 7 months up to 10 months	85% of the total premium received
Exceeding 10 months up to 12 months	100% of the total premium received
Exceeding 12 months up to 15 months	90% of the total premium received
Exceeding 15 months up to 18 months	100% of the total premium received
Exceeding 18 months up to 21 months	90% of the total premium received
Exceeding 21 months	100% of the total premium received

**Cancellation table applicable for Policy Term 2 Years with instalment option of
Quarterly premium payment frequency**

Period on risk	Rate of premium to be retained
Up to one month	87.5% of the total premium received
Exceeding one month up to 3 months	100% of the total premium received
Exceeding 3 months up to 4 months	87.5% of the total premium received
Exceeding 4 months up to 6 months	100% of the total premium received
Exceeding 6 months up to 7 months	85% of the total premium received
Exceeding 7 months up to 9 months	100% of the total premium received
Exceeding 9 months up to 10 months	85% of the total premium received
Exceeding 10 months up to 12 months	100% of the total premium received
Exceeding 12 months up to 13 months	97.5% of the total premium received
Exceeding 13 months up to 15 months	100% of the total premium received
Exceeding 15 months up to 16 months	95% of the total premium received
Exceeding 16 months up to 18 months	100% of the total premium received
Exceeding 18 months up to 19 months	95% of the total premium received
Exceeding 19 months up to 21 months	100% of the total premium received
Exceeding 21 months up to 22 months	92.5% of the total premium received
Exceeding 22 months	100% of the total premium received

**Cancellation table applicable for Policy Term
3 Years without instalment option**

Period on risk	Rate of premium to be retained
Up to one month	17.5% of the policy premium
Exceeding one month up to 3 months	22.5% of the policy premium
Exceeding 3 months up to 6 months	30% of the policy premium
Exceeding 6 months up to 9 months	37.5% of the policy premium
Exceeding 9 months up to 12 months	42.5% of the policy premium
Exceeding 12 months up to 15 months	50% of the policy premium
Exceeding 15 months up to 18 months	57.5% of the policy premium
Exceeding 18 months up to 21 months	65% of the policy premium
Exceeding 21 months up to 24 months	72.5% of the policy premium
Exceeding 24 months up to 27 months	80% of the policy premium
Exceeding 27 months up to 30 months	85% of the policy premium
Exceeding 30 months up to 33 months	92.5% of the policy premium
Exceeding 33 months	Full of the policy premium

**Cancellation table applicable for Policy Term 3 Years with instalment option of
Half-yearly premium payment frequency**

Period on risk	Rate of premium to be retained
Up to one month	45% of the total premium received
Exceeding one month up to 4 months	87.5% of the total premium received
Exceeding 4 months up to 6 months	100% of the total premium received
Exceeding 6 months up to 7 months	65% of the total premium received
Exceeding 7 months up to 10 months	85% of the total premium received
Exceeding 10 months up to 12 months	100% of the total premium received
Exceeding 12 months up to 15 months	90% of the total premium received
Exceeding 15 months up to 18 months	100% of the total premium received
Exceeding 18 months up to 21 months	90% of the total premium received
Exceeding 21 months up to 24 months	100% of the total premium received
Exceeding 24 months up to 27 months	95% of the total premium received
Exceeding 27 months up to 30 months	100% of the total premium received
Exceeding 30 months up to 33 months	92.5% of the total premium received
Exceeding 33 months	100% of the total premium received

**Cancellation table applicable for Policy Term 3 Years with instalment option of
Quarterly premium payment frequency**

Period on risk	Rate of premium to be retained
Up to one month	87.5% of the total premium received
Exceeding one month up to 3 months	100% of the total premium received
Exceeding 3 months up to 4 months	87.5% of the total premium received
Exceeding 4 months up to 6 months	100% of the total premium received
Exceeding 6 months up to 7 months	85% of the total premium received
Exceeding 7 months up to 9 months	100% of the total premium received
Exceeding 9 months up to 10 months	85% of the total premium received
Exceeding 10 months up to 12 months	100% of the total premium received
Exceeding 12 months up to 13 months	97.5% of the total premium received
Exceeding 13 months up to 15 months	100% of the total premium received
Exceeding 15 months up to 16 months	95% of the total premium received
Exceeding 16 months up to 18 months	100% of the total premium received
Exceeding 18 months up to 19 months	95% of the total premium received
Exceeding 19 months up to 21 months	100% of the total premium received
Exceeding 21 months up to 22 months	92.5% of the total premium received
Exceeding 22 months up to 24 months	100% of the total premium received
Exceeding 24 months up to 25 months	97.5% of the total premium received
Exceeding 25 months up to 27 months	100% of the total premium received
Exceeding 27 months up to 28 months	97.5% of the total premium received
Exceeding 28 months up to 30 months	100% of the total premium received
Exceeding 30 months up to 31 months	95% of the total premium received
Exceeding 31 months up to 33 months	100% of the total premium received
Exceeding 33 months up to 34 months	95% of the total premium received
Exceeding 34 months	100% of the total premium received

Notwithstanding anything contained herein or otherwise, no refunds of premium shall be made in respect of Cancellation where, any claim has been admitted or has been lodged or any benefit has been availed by the insured person under the policy.

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

- ✪ **Automatic Expiry:** The insurance under this policy with respect to each relevant Insured Person shall expire immediately on the earlier of the following events:
 - ✓ Upon the death of the Insured Person. This also means that in case of family floater policy, cover for the other surviving members of the family will continue, subject to other terms of the policy.
 - ✓ Upon exhaustion of the Limit of Coverage

✪ **How to buy this insurance?**

Please contact our nearest Branch Office /our Agent or visit our website www.starhealth.in for online purchase and avail discount of 5%.

- ✪ **Relief under Sec 80D of Income Tax Act:** 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:** IRDAI is not involved 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.

PREMIUM CHART (Excluding Tax)

Premium Chart for 1 year (Excluding Tax) (in Rs.)

Plan type	Age band	5,00,000	7,50,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
1A	3m-35	7,015	8,540	9,725	12,225	14,100	15,265	16,795	18,225	19,505
	36-45	8,075	10,125	11,775	14,275	16,150	17,615	19,380	21,030	22,505
	46-50	13,200	16,865	19,865	22,365	24,435	26,215	28,840	31,295	33,490
	51-55	16,100	19,635	22,395	26,410	29,875	32,140	35,355	38,365	41,055
	56-60	18,700	22,885	26,170	30,985	34,920	37,665	41,435	44,960	48,110
	61-65	25,750	30,625	34,295	40,610	44,780	47,555	52,315	56,765	60,740
	66-70	35,315	40,830	44,745	49,335	51,730	53,885	59,275	64,315	68,820
	71-75	41,410	49,255	55,170	61,935	64,940	67,655	74,425	80,755	86,410
	>75	54,235	64,190	71,625	79,810	83,680	87,180	95,900	1,04,055	1,11,340
1A+1C	3m-35	9,180	11,340	13,250	16,230	18,730	21,130	23,245	25,225	26,995
	36-45	10,120	12,340	14,670	18,400	20,900	23,900	26,290	28,525	30,525
	46-50	14,240	17,170	20,710	25,710	28,210	31,210	34,335	37,255	39,865
	51-55	16,190	20,600	24,590	29,590	32,590	35,590	39,150	42,480	45,455
	56-60	19,700	26,880	32,300	37,300	40,300	43,300	47,630	51,680	55,300
	61-65	31,420	37,660	44,972	51,472	58,431	73,931	81,325	88,240	94,420
	66-70	39,280	47,080	56,220	61,770	70,120	88,720	97,595	1,05,895	1,13,310
	71-75	51,070	61,210	73,090	80,310	91,160	1,15,340	1,26,875	1,37,660	1,47,300
	>75	66,400	79,580	95,020	1,04,410	1,18,510	1,49,950	1,64,945	1,78,970	1,91,500
1A+2C	3m-35	10,950	13,330	15,000	19,000	21,630	24,130	26,545	28,805	30,825
	36-45	12,020	14,490	16,540	21,540	24,810	27,810	30,595	33,200	35,525
	46-50	19,480	23,330	26,920	31,920	34,920	37,920	41,715	45,265	48,435
	51-55	20,510	24,600	29,040	34,040	37,040	40,040	44,045	47,790	51,140
	56-60	23,580	29,470	35,060	42,060	45,560	49,560	54,520	59,155	63,300
	61-65	36,990	44,059	47,226	53,726	76,588	94,088	1,03,500	1,12,300	1,20,165
	66-70	46,240	55,080	59,040	64,480	91,910	1,12,910	1,24,205	1,34,765	1,44,200
	71-75	60,120	71,610	76,760	83,830	1,19,490	1,46,790	1,61,470	1,75,195	1,87,460
	>75	78,160	93,100	99,790	1,08,980	1,55,340	1,90,830	2,09,915	2,27,760	2,43,705
1A+3C	3m-35	15,590	18,990	20,950	26,450	29,810	33,310	36,645	39,760	42,545
	36-45	17,060	20,620	23,030	29,530	33,640	37,340	41,075	44,570	47,690
	46-50	23,460	28,840	33,250	43,250	48,250	52,250	57,475	62,365	66,735
	51-55	26,900	33,550	39,250	50,250	55,250	59,250	65,175	70,715	75,670
	56-60	30,270	38,010	44,900	58,900	64,400	69,400	76,340	82,830	88,630
	61-65	41,360	49,066	60,670	73,170	94,745	1,12,245	1,23,470	1,33,965	1,43,345
	66-70	51,700	61,340	75,840	87,810	1,13,700	1,34,700	1,48,170	1,60,765	1,72,020
	71-75	67,210	79,750	98,600	1,14,160	1,47,810	1,75,110	1,92,625	2,09,000	2,23,630
	>75	87,380	1,03,680	1,28,180	1,48,410	1,92,160	2,27,650	2,50,415	2,71,705	2,90,725
2A	3m-35	10,420	13,310	15,560	19,560	22,560	25,060	27,570	29,915	32,010
	36-45	12,120	16,330	18,840	22,840	25,840	28,340	31,175	33,825	36,195
	46-50	22,400	28,020	33,860	37,860	40,860	43,360	47,700	51,755	55,380
	51-55	23,640	29,520	35,830	40,330	43,330	46,030	50,635	54,940	58,790
	56-60	28,560	35,670	43,470	47,970	50,970	53,670	59,040	64,060	68,545
	61-65	38,800	47,030	57,270	61,770	64,770	67,470	74,220	80,530	86,170
	66-70	48,500	58,790	71,590	74,130	77,730	80,970	89,070	96,645	1,03,415
	71-75	63,050	76,430	93,070	96,370	1,01,050	1,05,270	1,15,800	1,25,645	1,34,445
	>75	81,970	99,360	1,21,000	1,25,290	1,31,370	1,36,860	1,50,550	1,63,350	1,74,785
2A+1C	3m-35	13,170	16,660	19,110	23,760	26,760	29,260	32,190	34,930	37,380
	36-45	14,340	18,450	21,510	26,510	29,510	32,010	35,215	38,210	40,885
	46-50	23,540	29,320	34,910	39,910	42,910	45,410	49,955	54,205	58,000
	51-55	25,810	32,280	38,750	44,250	47,450	50,150	55,165	59,855	64,045
	56-60	31,070	38,310	45,540	51,040	54,540	57,240	62,965	68,320	73,105
	61-65	49,800	59,235	72,987	81,737	97,237	1,14,737	1,26,215	1,36,945	1,46,535
	66-70	62,250	74,050	91,240	98,090	1,16,690	1,37,690	1,51,460	1,64,335	1,75,840
	71-75	80,930	96,270	1,18,620	1,27,520	1,51,700	1,79,000	1,96,900	2,13,640	2,28,595
	>75	1,05,210	1,25,160	1,54,210	1,65,780	1,97,210	2,32,700	2,55,970	2,77,730	2,97,175

Premium Chart for 1 year (Excluding Tax) (in Rs.)

Plan type	Age band	5,00,000	7,50,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
2A+2C	3m-35	14,800	18,480	20,920	25,560	28,560	31,260	34,390	37,315	39,930
	36-45	16,410	20,260	23,520	28,520	31,520	34,220	37,645	40,845	43,705
	46-50	25,390	31,500	37,090	42,090	45,090	47,790	52,570	57,040	61,035
	51-55	28,170	34,950	41,610	46,610	50,110	53,110	58,425	63,395	67,835
	56-60	33,330	41,350	49,570	55,070	58,570	61,570	67,730	73,490	78,635
	61-65	53,400	64,384	77,414	86,164	1,01,664	1,19,164	1,31,085	1,42,230	1,52,190
	66-70	66,750	80,480	96,770	1,03,400	1,22,000	1,43,000	1,57,300	1,70,675	1,82,625
	71-75	86,780	1,04,630	1,25,810	1,34,420	1,58,600	1,85,900	2,04,490	2,21,875	2,37,410
>75	1,12,820	1,36,020	1,63,560	1,74,750	2,06,180	2,41,670	2,65,840	2,88,440	3,08,635	
2A+3C	3m-35	17,000	21,020	23,630	30,630	35,090	39,110	43,025	46,685	49,955
	36-45	19,150	22,980	26,210	33,210	37,710	41,710	45,885	49,790	53,280
	46-50	28,510	34,470	39,480	46,480	50,980	54,980	60,480	65,625	70,220
	51-55	31,200	38,380	44,000	51,500	56,000	60,500	66,550	72,210	77,265
	56-60	36,430	45,430	54,150	65,150	70,650	76,150	83,765	90,890	97,255
	61-65	56,000	66,731	81,103	93,603	1,09,103	1,26,603	1,39,265	1,51,105	1,61,685
	66-70	70,000	83,420	1,01,380	1,12,330	1,30,930	1,51,930	1,67,125	1,81,335	1,94,030
	71-75	91,000	1,08,450	1,31,800	1,46,030	1,70,210	1,97,510	2,17,265	2,35,735	2,52,240
>75	1,18,300	1,40,990	1,71,340	1,89,840	2,21,280	2,56,770	2,82,450	3,06,460	3,27,915	

Premium Chart for 2 years (Excluding Tax) (In Rs.)

Plan type	Age band	5,00,000	7,50,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
1A	3m-34	13,539	16,482	18,769	23,594	27,213	29,461	32,414	35,174	37,645
	35	14,562	18,012	20,748	25,573	29,191	31,729	34,909	37,881	40,540
	36-44	15,585	19,541	22,726	27,551	31,170	33,997	37,403	40,588	43,435
	45	20,530	26,045	30,533	35,358	39,165	42,296	46,532	50,494	54,035
	46-49	25,476	32,549	38,339	43,164	47,160	50,595	55,661	60,399	64,636
	50	28,275	35,223	40,781	47,068	52,409	56,313	61,948	67,222	71,936
	51-54	31,073	37,896	43,222	50,971	57,659	62,030	68,235	74,044	79,236
	55	33,582	41,032	46,865	55,386	62,527	67,362	74,102	80,409	86,044
	56-59	36,091	44,168	50,508	59,801	67,396	72,693	79,970	86,773	92,852
	60	42,894	51,637	58,349	69,089	76,911	82,237	90,469	98,165	1,05,040
	61-64	49,698	59,106	66,189	78,377	86,425	91,781	1,00,968	1,09,556	1,17,228
	65	58,928	68,954	76,274	86,797	93,132	97,890	1,07,684	1,16,842	1,25,025
	66-69	68,158	78,802	86,358	95,217	99,839	1,03,998	1,14,401	1,24,128	1,32,823
	70	74,040	86,932	96,418	1,07,376	1,12,587	1,17,286	1,29,021	1,39,993	1,49,797
	71-74	79,921	95,062	1,06,478	1,19,535	1,25,334	1,30,574	1,43,640	1,55,857	1,66,771
75	92,297	1,09,474	1,22,357	1,36,784	1,43,418	1,49,416	1,64,364	1,78,342	1,90,829	
>75	1,04,674	1,23,887	1,38,236	1,54,033	1,61,502	1,68,257	1,85,087	2,00,826	2,14,886	
1A +1C	3m-34	17,717	21,886	25,573	31,324	36,149	40,781	44,863	48,684	52,100
	35	18,625	22,851	26,943	33,418	38,243	43,454	47,801	51,869	55,507
	36-44	19,532	23,816	28,313	35,512	40,337	46,127	50,740	55,053	58,913
	45	23,507	28,477	34,142	42,566	47,391	53,181	58,503	63,478	67,926
	46-49	27,483	33,138	39,970	49,620	54,445	60,235	66,267	71,902	76,939
	50	29,365	36,448	43,715	53,365	58,672	64,462	70,913	76,944	82,334
	51-54	31,247	39,758	47,459	57,109	62,899	68,689	75,560	81,986	87,728
	55	34,634	45,818	54,899	64,549	70,339	76,129	83,743	90,864	97,229
	56-59	38,021	51,878	62,339	71,989	77,779	83,569	91,926	99,742	1,06,729
	60	49,331	62,281	74,567	85,665	95,275	1,13,128	1,24,442	1,35,023	1,44,480
	61-64	60,641	72,684	86,796	99,341	1,12,772	1,42,687	1,56,957	1,70,303	1,82,231
	65	68,226	81,774	97,650	1,09,279	1,24,052	1,56,958	1,72,658	1,87,340	2,00,459
	66-69	75,810	90,864	1,08,505	1,19,216	1,35,332	1,71,230	1,88,358	2,04,377	2,18,688
	70	87,188	1,04,500	1,24,784	1,37,107	1,55,635	1,96,918	2,16,614	2,35,031	2,51,489
	71-74	98,565	1,18,135	1,41,064	1,54,998	1,75,939	2,22,606	2,44,869	2,65,684	2,84,289
75	1,13,359	1,35,862	1,62,226	1,78,255	2,02,332	2,56,005	2,81,606	3,05,548	3,26,942	
>75	1,28,152	1,53,589	1,83,389	2,01,511	2,28,724	2,89,404	3,18,344	3,45,412	3,69,595	

Premium Chart for 2 years (Excluding Tax) (In Rs.)

Plan type	Age band	5,00,000	7,50,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
1A +2C	3m-34	21,134	25,727	28,950	36,670	41,746	46,571	51,232	55,594	59,492
	35	22,166	26,846	30,436	39,121	44,815	50,122	55,140	59,835	64,028
	36-44	23,199	27,966	31,922	41,572	47,883	53,673	59,048	64,076	68,563
	45	30,398	36,496	41,939	51,589	57,639	63,429	69,779	75,719	81,021
	46-49	37,596	45,027	51,956	61,606	67,396	73,186	80,510	87,361	93,480
	50	38,590	46,252	54,001	63,651	69,441	75,231	82,758	89,798	96,090
	51-54	39,584	47,478	56,047	65,697	71,487	77,277	85,007	92,235	98,700
	55	42,547	52,178	61,857	73,437	79,709	86,464	95,115	1,03,202	1,10,435
	56-59	45,509	56,877	67,666	81,176	87,931	95,651	1,05,224	1,14,169	1,22,169
	60	58,450	70,955	79,406	92,433	1,17,873	1,38,620	1,52,489	1,65,454	1,77,044
	61-64	71,391	85,034	91,146	1,03,691	1,47,815	1,81,590	1,99,755	2,16,739	2,31,918
	65	80,317	95,669	1,02,547	1,14,069	1,62,601	1,99,753	2,19,735	2,38,418	2,55,112
	66-69	89,243	1,06,304	1,13,947	1,24,446	1,77,386	2,17,916	2,39,716	2,60,096	2,78,306
	70	1,02,637	1,22,256	1,31,047	1,43,119	2,04,001	2,50,611	2,75,676	2,99,111	3,20,052
	71-74	1,16,032	1,38,207	1,48,147	1,61,792	2,30,616	2,83,305	3,11,637	3,38,126	3,61,798
	75	1,33,440	1,58,945	1,70,371	1,86,062	2,65,211	3,25,803	3,58,387	3,88,852	4,16,074
>75	1,50,849	1,79,683	1,92,595	2,10,331	2,99,806	3,68,302	4,05,136	4,39,577	4,70,351	
1A+3C	3m-34	30,089	36,651	40,434	51,049	57,533	64,288	70,725	76,737	82,112
	35	31,507	38,224	42,441	54,021	61,229	68,177	75,000	81,378	87,077
	36-44	32,926	39,797	44,448	56,993	64,925	72,066	79,275	86,020	92,042
	45	39,102	47,729	54,310	70,233	79,024	86,454	95,101	1,03,192	1,10,420
	46-49	45,278	55,661	64,173	83,473	93,123	1,00,843	1,10,927	1,20,364	1,28,799
	50	48,597	60,206	69,963	90,228	99,878	1,07,598	1,18,357	1,28,422	1,37,421
	51-54	51,917	64,752	75,753	96,983	1,06,633	1,14,353	1,25,788	1,36,480	1,46,043
	55	55,169	69,055	81,205	1,05,330	1,15,462	1,24,147	1,36,562	1,48,171	1,58,550
	56-59	58,421	73,359	86,657	1,13,677	1,24,292	1,33,942	1,47,336	1,59,862	1,71,056
	60	69,123	84,028	1,01,875	1,27,448	1,53,575	1,75,287	1,92,817	2,09,207	2,23,856
	61-64	79,825	94,697	1,17,093	1,41,218	1,82,858	2,16,633	2,38,297	2,58,552	2,76,656
	65	89,803	1,06,542	1,31,732	1,55,346	2,01,149	2,38,302	2,62,133	2,84,414	3,04,327
	66-69	99,781	1,18,386	1,46,371	1,69,473	2,19,441	2,59,971	2,85,968	3,10,276	3,31,999
	70	1,14,748	1,36,152	1,68,335	1,94,901	2,52,357	2,98,967	3,28,867	3,56,823	3,81,802
	71-74	1,29,715	1,53,918	1,90,298	2,20,329	2,85,273	3,37,962	3,71,766	4,03,370	4,31,606
	75	1,49,179	1,77,010	2,18,843	2,53,380	3,28,071	3,88,663	4,27,534	4,63,880	4,96,353
>75	1,68,643	2,00,102	2,47,387	2,86,431	3,70,869	4,39,365	4,83,301	5,24,391	5,61,099	
2A	3m-34	20,111	25,688	30,031	37,751	43,541	48,366	53,210	57,736	61,779
	35	21,751	28,603	33,196	40,916	46,706	51,531	56,689	61,509	65,818
	36-44	23,392	31,517	36,361	44,081	49,871	54,696	60,168	65,282	69,856
	45	33,312	42,798	50,856	58,576	64,366	69,191	76,114	82,585	88,370
	46-49	43,232	54,079	65,350	73,070	78,860	83,685	92,061	99,887	1,06,883
	50	44,429	55,526	67,251	75,453	81,243	86,261	94,893	1,02,961	1,10,174
	51-54	45,625	56,974	69,152	77,837	83,627	88,838	97,726	1,06,034	1,13,465
	55	50,373	62,908	76,525	85,210	91,000	96,211	1,05,836	1,14,835	1,22,878
	56-59	55,121	68,843	83,897	92,582	98,372	1,03,583	1,13,947	1,23,636	1,32,292
	60	65,002	79,806	97,214	1,05,899	1,11,689	1,16,900	1,28,596	1,39,529	1,49,300
	61-64	74,884	90,768	1,10,531	1,19,216	1,25,006	1,30,217	1,43,245	1,55,423	1,66,308
	65	84,245	1,02,116	1,24,350	1,31,144	1,37,513	1,43,245	1,57,575	1,70,974	1,82,950
	66-69	93,605	1,13,465	1,38,169	1,43,071	1,50,019	1,56,272	1,71,905	1,86,525	1,99,591
	70	1,07,646	1,30,487	1,58,897	1,64,533	1,72,523	1,79,722	1,97,700	2,14,510	2,29,535
	71-74	1,21,687	1,47,510	1,79,625	1,85,994	1,95,027	2,03,171	2,23,494	2,42,495	2,59,479
	75	1,39,944	1,69,637	2,06,578	2,13,902	2,24,285	2,33,655	2,57,028	2,78,880	2,98,407
>75	1,58,202	1,91,765	2,33,530	2,41,810	2,53,544	2,64,140	2,90,562	3,15,266	3,37,335	

Premium Chart for 2 years (Excluding Tax) (In Rs.)

Plan type	Age band	5,00,000	7,50,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
2A+1C	3m-34	25,418	32,154	36,882	45,857	51,647	56,472	62,127	67,415	72,143
	35	26,547	33,881	39,198	48,511	54,301	59,126	65,046	70,580	75,526
	36-44	27,676	35,609	41,514	51,164	56,954	61,779	67,965	73,745	78,908
	45	36,554	46,098	54,445	64,095	69,885	74,710	82,189	89,180	95,424
	46-49	45,432	56,588	67,376	77,026	82,816	87,641	96,413	1,04,616	1,11,940
	50	47,623	59,444	71,082	81,214	87,197	92,215	1,01,441	1,10,068	1,17,773
	51-54	49,813	62,300	74,788	85,403	91,579	96,790	1,06,468	1,15,520	1,23,607
	55	54,889	68,119	81,340	91,955	98,420	1,03,631	1,13,995	1,23,689	1,32,350
	56-59	59,965	73,938	87,892	98,507	1,05,262	1,10,473	1,21,522	1,31,858	1,41,093
	60	78,040	94,131	1,14,379	1,28,130	1,46,465	1,65,958	1,82,559	1,98,081	2,11,953
	61-64	96,114	1,14,324	1,40,865	1,57,752	1,87,667	2,21,442	2,43,595	2,64,304	2,82,813
	65	1,08,128	1,28,620	1,58,479	1,73,533	2,06,440	2,43,592	2,67,956	2,90,735	3,11,092
	66-69	1,20,143	1,42,917	1,76,093	1,89,314	2,25,212	2,65,742	2,92,318	3,17,167	3,39,371
	70	1,38,169	1,64,359	2,02,515	2,17,714	2,58,996	3,05,606	3,36,167	3,64,746	3,90,280
	71-74	1,56,195	1,85,801	2,28,937	2,46,114	2,92,781	3,45,470	3,80,017	4,12,325	4,41,188
75	1,79,625	2,13,680	2,63,281	2,83,035	3,36,698	3,97,291	4,37,020	4,74,172	5,07,368	
>75	2,03,055	2,41,559	2,97,625	3,19,955	3,80,615	4,49,111	4,94,022	5,36,019	5,73,548	
2A+2C	3m-34	28,564	35,666	40,376	49,331	55,121	60,332	66,373	72,018	77,065
	35	30,118	37,384	42,885	52,187	57,977	63,188	69,514	75,424	80,708
	36-44	31,671	39,102	45,394	55,044	60,834	66,045	72,655	78,831	84,351
	45	40,337	49,948	58,489	68,139	73,929	79,140	87,057	94,459	1,01,074
	46-49	49,003	60,795	71,584	81,234	87,024	92,235	1,01,460	1,10,087	1,17,798
	50	51,685	64,124	75,946	85,596	91,868	97,369	1,07,110	1,16,220	1,24,360
	51-54	54,368	67,454	80,307	89,957	96,712	1,02,502	1,12,760	1,22,352	1,30,922
	55	59,348	73,630	87,989	98,121	1,04,876	1,10,666	1,21,740	1,32,094	1,41,344
	56-59	64,327	79,806	95,670	1,06,285	1,13,040	1,18,830	1,30,719	1,41,836	1,51,766
	60	83,694	1,02,033	1,22,540	1,36,291	1,54,626	1,74,408	1,91,856	2,08,170	2,22,746
	61-64	1,03,062	1,24,261	1,49,409	1,66,297	1,96,212	2,29,987	2,52,994	2,74,504	2,93,727
	65	1,15,945	1,39,794	1,68,088	1,82,929	2,15,836	2,52,988	2,78,292	3,01,953	3,23,096
	66-69	1,28,828	1,55,326	1,86,766	1,99,562	2,35,460	2,75,990	3,03,589	3,29,403	3,52,466
	70	1,48,156	1,78,631	2,14,790	2,29,496	2,70,779	3,17,389	3,49,127	3,78,811	4,05,334
	71-74	1,67,485	2,01,936	2,42,813	2,59,431	3,06,098	3,58,787	3,94,666	4,28,219	4,58,201
75	1,92,614	2,32,227	2,79,242	2,98,349	3,52,013	4,12,605	4,53,868	4,92,454	5,26,933	
>75	2,17,743	2,62,519	3,15,671	3,37,268	3,97,927	4,66,423	5,13,071	5,56,689	5,95,666	
2A+3C	3m-34	32,810	40,569	45,606	59,116	67,724	75,482	83,038	90,102	96,413
	35	34,885	42,460	48,096	61,606	70,252	77,991	85,798	93,098	99,622
	36-44	36,960	44,351	50,585	64,095	72,780	80,500	88,558	96,095	1,02,830
	45	45,992	55,439	63,391	76,901	85,586	93,306	1,02,642	1,11,375	1,19,178
	46-49	55,024	66,527	76,196	89,706	98,391	1,06,111	1,16,726	1,26,656	1,35,525
	50	57,620	70,300	80,558	94,551	1,03,236	1,11,438	1,22,584	1,33,011	1,42,323
	51-54	60,216	74,073	84,920	99,395	1,08,080	1,16,765	1,28,442	1,39,365	1,49,121
	55	65,263	80,877	94,715	1,12,567	1,22,217	1,31,867	1,45,054	1,57,392	1,68,412
	56-59	70,310	87,680	1,04,510	1,25,740	1,36,355	1,46,970	1,61,666	1,75,418	1,87,702
	60	89,195	1,08,235	1,30,519	1,53,197	1,73,462	1,95,657	2,15,224	2,33,525	2,49,877
	61-64	1,08,080	1,28,791	1,56,529	1,80,654	2,10,569	2,44,344	2,68,781	2,91,633	3,12,052
	65	1,21,590	1,44,896	1,76,096	1,98,725	2,31,632	2,68,784	2,95,666	3,20,805	3,43,265
	66-69	1,35,100	1,61,001	1,95,663	2,16,797	2,52,695	2,93,225	3,22,551	3,49,977	3,74,478
	70	1,55,365	1,85,155	2,25,019	2,49,317	2,90,600	3,37,210	3,70,936	4,02,473	4,30,651
	71-74	1,75,630	2,09,309	2,54,374	2,81,838	3,28,505	3,81,194	4,19,321	4,54,969	4,86,823
75	2,01,975	2,40,710	2,92,530	3,24,115	3,77,788	4,38,380	4,82,225	5,23,218	5,59,850	
>75	2,28,319	2,72,111	3,30,686	3,66,391	4,27,070	4,95,566	5,45,129	5,91,468	6,32,876	

Premium Chart for 3 years (Excluding Tax) (In Rs.)

Plan type	Age band	5,00,000	7,50,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
1A	3m-33	19,677	23,955	27,279	34,291	39,551	42,818	47,110	51,121	54,712
	34	20,668	25,437	29,195	36,208	41,467	45,016	49,527	53,744	57,517
	35	21,659	26,919	31,112	38,125	43,384	47,213	51,944	56,366	60,322
	36-43	22,650	28,401	33,029	40,041	45,301	49,410	54,361	58,989	63,127
	44	27,442	34,703	40,593	47,606	53,047	57,451	63,206	68,587	73,398
	45	32,234	41,004	48,157	55,170	60,794	65,492	72,051	78,185	83,668
	46-48	37,026	47,306	55,721	62,734	68,540	73,533	80,896	87,782	93,939
	49	39,738	49,896	58,087	66,516	73,627	79,073	86,988	94,393	1,01,013
	50	42,449	52,486	60,452	70,298	78,713	84,613	93,079	1,01,003	1,08,086
	51-53	45,161	55,076	62,818	74,080	83,799	90,153	99,171	1,07,614	1,15,159
	54	47,592	58,115	66,348	78,358	88,516	95,319	1,04,856	1,13,780	1,21,756
	55	50,023	61,154	69,877	82,635	93,234	1,00,484	1,10,540	1,19,946	1,28,352
	56-58	52,454	64,192	73,407	86,913	97,951	1,05,650	1,16,225	1,26,113	1,34,949
	59	59,045	71,429	81,004	95,912	1,07,170	1,14,897	1,26,398	1,37,150	1,46,758
	60	65,637	78,666	88,601	1,04,912	1,16,389	1,24,145	1,36,571	1,48,188	1,58,567
	61-63	72,229	85,903	96,197	1,13,911	1,25,608	1,33,392	1,46,744	1,59,226	1,70,376
	64	81,172	95,445	1,05,968	1,22,069	1,32,106	1,39,310	1,53,251	1,66,285	1,77,931
	65	90,115	1,04,986	1,15,739	1,30,227	1,38,604	1,45,229	1,59,759	1,73,344	1,85,485
	66-68	99,059	1,14,528	1,25,510	1,38,385	1,45,103	1,51,147	1,66,266	1,80,404	1,93,040
	69	1,04,757	1,22,406	1,35,257	1,50,166	1,57,454	1,64,022	1,80,432	1,95,775	2,09,487
70	1,10,456	1,30,283	1,45,004	1,61,947	1,69,805	1,76,897	1,94,597	2,11,146	2,25,933	
71-73	1,16,155	1,38,160	1,54,752	1,73,728	1,82,157	1,89,772	2,08,762	2,26,518	2,42,380	
74	1,28,146	1,52,125	1,70,137	1,90,441	1,99,679	2,08,028	2,28,841	2,48,303	2,65,690	
75	1,40,138	1,66,089	1,85,523	2,07,154	2,17,201	2,26,284	2,48,920	2,70,089	2,88,999	
>75	1,52,129	1,80,053	2,00,908	2,23,867	2,34,722	2,44,540	2,69,000	2,91,874	3,12,309	
1A+1C	3m-33	25,750	31,809	37,166	45,525	52,538	59,270	65,202	70,756	75,721
	34	26,629	32,744	38,494	47,554	54,567	61,860	68,049	73,842	79,022
	35	27,508	33,679	39,822	49,583	56,596	64,450	70,896	76,927	82,322
	36-43	28,387	34,614	41,149	51,612	58,625	67,040	73,743	80,013	85,623
	44	32,239	39,130	46,797	58,447	65,459	73,874	81,266	88,175	94,356
	45	36,091	43,646	52,444	65,282	72,294	80,709	88,788	96,338	1,03,088
	46-48	39,943	48,162	58,092	72,117	79,129	87,544	96,310	1,04,500	1,11,821
	49	41,766	51,369	61,719	75,744	83,224	91,639	1,00,812	1,09,386	1,17,048
	50	43,590	54,576	65,347	79,372	87,320	95,735	1,05,314	1,14,271	1,22,275
	51-53	45,413	57,783	68,975	83,000	91,415	99,830	1,09,816	1,19,156	1,27,501
	54	48,695	63,655	76,184	90,209	98,624	1,07,039	1,17,745	1,27,758	1,36,706
	55	51,977	69,527	83,393	97,418	1,05,833	1,14,248	1,25,673	1,36,360	1,45,911
	56-58	55,259	75,398	90,602	1,04,627	1,13,042	1,21,457	1,33,602	1,44,962	1,55,117
	59	66,217	85,478	1,02,450	1,17,877	1,29,994	1,50,096	1,65,107	1,79,146	1,91,694
	60	77,175	95,557	1,14,298	1,31,128	1,46,946	1,78,736	1,96,612	2,13,330	2,28,271
	61-63	88,133	1,05,636	1,26,146	1,44,379	1,63,899	2,07,376	2,28,117	2,47,513	2,64,848
	64	95,482	1,14,444	1,36,663	1,54,008	1,74,828	2,21,204	2,43,329	2,64,021	2,82,510
	65	1,02,831	1,23,252	1,47,180	1,63,636	1,85,757	2,35,032	2,58,542	2,80,528	3,00,172
	66-68	1,10,180	1,32,059	1,57,697	1,73,265	1,96,687	2,48,860	2,73,754	2,97,035	3,17,835
	69	1,21,204	1,45,271	1,73,471	1,90,600	2,16,359	2,73,749	3,01,131	3,26,736	3,49,615
70	1,32,228	1,58,483	1,89,244	2,07,935	2,36,031	2,98,639	3,28,508	3,56,436	3,81,396	
71-73	1,43,251	1,71,694	2,05,017	2,25,270	2,55,704	3,23,529	3,55,884	3,86,136	4,13,177	
74	1,57,585	1,88,870	2,25,522	2,47,803	2,81,276	3,55,889	3,91,480	4,24,761	4,54,504	
75	1,71,918	2,06,046	2,46,027	2,70,337	3,06,848	3,88,249	4,27,075	4,63,386	4,95,831	
>75	1,86,252	2,23,222	2,66,531	2,92,870	3,32,421	4,20,610	4,62,671	5,02,011	5,37,158	

Premium Chart for 3 years (Excluding Tax) (In Rs.)

Plan type	Age band	5,00,000	7,50,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
1A+2C	3m-33	30,715	37,391	42,075	53,295	60,672	67,685	74,459	80,798	86,464
	34	31,715	38,475	43,515	55,670	63,645	71,125	78,245	84,907	90,859
	35	32,716	39,560	44,955	58,045	66,619	74,566	82,032	89,017	95,253
	36-43	33,716	40,644	46,395	60,420	69,592	78,007	85,819	93,126	99,648
	44	40,691	48,910	56,100	70,125	79,045	87,460	96,216	1,04,407	1,11,718
	45	47,666	57,175	65,805	79,830	88,498	96,913	1,06,613	1,15,688	1,23,789
	46-48	54,641	65,441	75,511	89,536	97,951	1,06,366	1,17,011	1,26,968	1,35,860
	49	55,604	66,628	77,493	91,518	99,933	1,08,348	1,19,189	1,29,329	1,38,389
	50	56,568	67,816	79,475	93,500	1,01,915	1,10,330	1,21,368	1,31,690	1,40,919
	51-53	57,531	69,003	81,457	95,482	1,03,897	1,12,312	1,23,546	1,34,051	1,43,448
	54	60,401	73,556	87,086	1,02,981	1,11,863	1,21,213	1,33,340	1,44,677	1,54,817
	55	63,271	78,110	92,715	1,10,480	1,19,830	1,30,115	1,43,134	1,55,304	1,66,187
	56-58	66,142	82,663	98,343	1,17,978	1,27,796	1,39,016	1,52,929	1,65,930	1,77,557
	59	78,680	96,304	1,09,719	1,28,886	1,56,807	1,80,649	1,98,725	2,15,620	2,30,725
	60	91,219	1,09,945	1,21,094	1,39,794	1,85,818	2,22,283	2,44,521	2,65,311	2,83,894
	61-63	1,03,757	1,23,585	1,32,469	1,50,701	2,14,829	2,63,917	2,90,318	3,15,002	3,37,063
	64	1,12,406	1,33,890	1,43,515	1,60,756	2,29,155	2,81,515	3,09,677	3,36,006	3,59,536
	65	1,21,054	1,44,195	1,54,561	1,70,811	2,43,481	2,99,114	3,29,036	3,57,011	3,82,008
	66-68	1,29,703	1,54,499	1,65,607	1,80,866	2,57,808	3,16,713	3,48,395	3,78,016	4,04,481
	69	1,42,681	1,69,955	1,82,175	1,98,959	2,83,595	3,48,390	3,83,238	4,15,818	4,44,929
70	1,55,659	1,85,411	1,98,744	2,17,051	3,09,382	3,80,068	4,18,081	4,53,620	4,85,377	
71-73	1,68,637	2,00,866	2,15,312	2,35,143	3,35,169	4,11,746	4,52,923	4,91,422	5,25,825	
74	1,85,504	2,20,959	2,36,845	2,58,658	3,68,689	4,52,923	4,98,219	5,40,570	5,78,414	
75	2,02,371	2,41,052	2,58,378	2,82,174	4,02,209	4,94,101	5,43,516	5,89,719	6,31,003	
>75	2,19,239	2,61,146	2,79,911	3,05,689	4,35,729	5,35,278	5,88,812	6,38,867	6,83,593	
1A+3C	3m-33	43,730	53,267	58,765	74,192	83,617	93,435	1,02,789	1,11,527	1,19,339
	34	45,104	54,791	60,710	77,072	87,198	97,203	1,06,931	1,16,024	1,24,149
	35	46,479	56,315	62,654	79,952	90,779	1,00,971	1,11,073	1,20,522	1,28,960
	36-43	47,853	57,839	64,599	82,832	94,360	1,04,739	1,15,215	1,25,019	1,33,770
	44	53,837	65,525	74,155	95,660	1,08,021	1,18,680	1,30,549	1,41,657	1,51,578
	45	59,821	73,211	83,711	1,08,488	1,21,681	1,32,620	1,45,883	1,58,296	1,69,385
	46-48	65,805	80,896	93,266	1,21,316	1,35,341	1,46,561	1,61,217	1,74,934	1,87,192
	49	69,022	85,300	98,876	1,27,861	1,41,886	1,53,106	1,68,417	1,82,741	1,95,546
	50	72,238	89,704	1,04,486	1,34,406	1,48,431	1,59,651	1,75,616	1,90,548	2,03,900
	51-53	75,455	94,108	1,10,096	1,40,951	1,54,976	1,66,196	1,82,816	1,98,356	2,12,254
	54	78,605	98,278	1,15,379	1,49,039	1,63,532	1,75,687	1,93,255	2,09,683	2,24,372
	55	81,756	1,02,448	1,20,662	1,57,127	1,72,087	1,85,177	2,03,694	2,21,011	2,36,490
	56-58	84,907	1,06,618	1,25,945	1,65,215	1,80,642	1,94,667	2,14,134	2,32,338	2,48,607
	59	95,277	1,16,955	1,40,689	1,78,557	2,09,015	2,34,727	2,58,200	2,80,149	2,99,766
	60	1,05,646	1,27,293	1,55,434	1,91,899	2,37,387	2,74,787	3,02,267	3,27,961	3,50,924
	61-63	1,16,015	1,37,630	1,70,179	2,05,242	2,65,760	3,14,847	3,46,333	3,75,772	4,02,083
	64	1,25,683	1,49,106	1,84,363	2,18,930	2,83,483	3,35,843	3,69,428	4,00,830	4,28,894
	65	1,35,351	1,60,583	1,98,547	2,32,619	3,01,206	3,56,838	3,92,522	4,25,888	4,55,705
	66-68	1,45,019	1,72,059	2,12,731	2,46,307	3,18,929	3,77,834	4,15,617	4,50,946	4,82,516
	69	1,59,520	1,89,272	2,34,012	2,70,944	3,50,821	4,15,617	4,57,182	4,96,046	5,30,771
70	1,74,022	2,06,485	2,55,292	2,95,582	3,82,714	4,53,400	4,98,748	5,41,145	5,79,027	
71-73	1,88,524	2,23,699	2,76,573	3,20,219	4,14,607	4,91,184	5,40,313	5,86,245	6,27,282	
74	2,07,383	2,46,073	3,04,230	3,52,243	4,56,074	5,40,308	5,94,347	6,44,874	6,90,016	
75	2,26,242	2,68,448	3,31,888	3,84,266	4,97,542	5,89,433	6,48,380	7,03,503	7,52,750	
>75	2,45,101	2,90,822	3,59,545	4,16,290	5,39,009	6,38,558	7,02,414	7,62,133	8,15,484	

Premium Chart for 3 years (Excluding Tax) (In Rs.)

Plan type	Age band	5,00,000	7,50,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
2A	3m-33	29,228	37,335	43,646	54,866	63,281	70,293	77,334	83,912	89,788
	34	30,818	40,158	46,713	57,933	66,348	73,360	80,705	87,567	93,701
	35	32,407	42,982	49,779	60,999	69,414	76,427	84,075	91,223	97,614
	36-43	33,997	45,806	52,846	64,066	72,481	79,494	87,446	94,879	1,01,527
	44	43,608	56,736	66,890	78,110	86,525	93,537	1,02,897	1,11,644	1,19,465
	45	53,220	67,666	80,934	92,154	1,00,569	1,07,581	1,18,348	1,28,408	1,37,403
	46-48	62,832	78,596	94,977	1,06,197	1,14,612	1,21,625	1,33,799	1,45,173	1,55,341
	49	63,991	79,999	96,819	1,08,507	1,16,922	1,24,121	1,36,543	1,48,151	1,58,529
	50	65,151	81,401	98,661	1,10,816	1,19,231	1,26,618	1,39,287	1,51,129	1,61,718
	51-53	66,310	82,804	1,00,503	1,13,126	1,21,541	1,29,114	1,42,031	1,54,107	1,64,906
	54	70,910	88,554	1,07,647	1,20,269	1,28,684	1,36,258	1,49,890	1,62,634	1,74,027
	55	75,511	94,304	1,14,790	1,27,412	1,35,827	1,43,401	1,57,749	1,71,161	1,83,148
	56-58	80,111	1,00,054	1,21,933	1,34,556	1,42,971	1,50,544	1,65,607	1,79,688	1,92,269
	59	89,685	1,10,676	1,34,836	1,47,459	1,55,874	1,63,447	1,79,801	1,95,088	2,08,748
	60	99,260	1,21,298	1,47,739	1,60,362	1,68,777	1,76,350	1,93,994	2,10,487	2,25,227
	61-63	1,08,834	1,31,919	1,60,642	1,73,265	1,81,680	1,89,253	2,08,187	2,25,887	2,41,707
	64	1,17,904	1,42,915	1,74,032	1,84,821	1,93,797	2,01,876	2,22,072	2,40,954	2,57,831
	65	1,26,973	1,53,910	1,87,421	1,96,378	2,05,915	2,14,498	2,35,957	2,56,022	2,73,955
	66-68	1,36,043	1,64,906	2,00,810	2,07,935	2,18,033	2,27,121	2,49,841	2,71,089	2,90,079
	69	1,49,647	1,81,399	2,20,894	2,28,729	2,39,837	2,49,841	2,74,834	2,98,204	3,19,092
70	1,63,251	1,97,893	2,40,978	2,49,523	2,61,641	2,72,562	2,99,826	3,25,319	3,48,105	
71-73	1,76,855	2,14,386	2,61,061	2,70,318	2,83,445	2,95,282	3,24,819	3,52,434	3,77,118	
74	1,94,545	2,35,826	2,87,176	2,97,358	3,11,794	3,24,819	3,57,310	3,87,688	4,14,836	
75	2,12,236	2,57,265	3,13,290	3,24,398	3,40,144	3,54,356	3,89,802	4,22,943	4,52,554	
>75	2,29,926	2,78,705	3,39,405	3,51,438	3,68,493	3,83,892	4,22,293	4,58,197	4,90,272	
2A+1C	3m-33	36,942	46,731	53,604	66,647	75,062	82,074	90,293	97,979	1,04,851
	34	38,036	48,405	55,848	69,218	77,633	84,646	93,121	1,01,045	1,08,128
	35	39,130	50,079	58,092	71,789	80,204	87,217	95,950	1,04,112	1,11,405
	36-43	40,224	51,752	60,336	74,361	82,776	89,788	98,778	1,07,179	1,14,682
	44	48,826	61,916	72,865	86,890	95,305	1,02,317	1,12,560	1,22,134	1,30,685
	45	57,428	72,079	85,394	99,419	1,07,834	1,14,846	1,26,342	1,37,090	1,46,687
	46-48	66,030	82,243	97,923	1,11,948	1,20,363	1,27,375	1,40,124	1,52,045	1,62,690
	49	68,152	85,010	1,01,513	1,16,005	1,24,607	1,31,807	1,44,995	1,57,328	1,68,342
	50	70,275	87,778	1,05,103	1,20,063	1,28,852	1,36,239	1,49,866	1,62,611	1,73,994
	51-53	72,397	90,545	1,08,694	1,24,121	1,33,097	1,40,671	1,54,738	1,67,893	1,79,646
	54	77,315	96,183	1,15,042	1,30,470	1,39,726	1,47,300	1,62,031	1,75,808	1,88,117
	55	82,233	1,01,822	1,21,391	1,36,819	1,46,356	1,53,929	1,69,324	1,83,723	1,96,588
	56-58	87,151	1,07,460	1,27,740	1,43,167	1,52,985	1,60,558	1,76,617	1,91,638	2,05,060
	59	1,04,664	1,27,024	1,53,403	1,71,869	1,92,906	2,14,318	2,35,756	2,55,802	2,73,717
	60	1,22,176	1,46,589	1,79,066	2,00,571	2,32,828	2,68,078	2,94,894	3,19,966	3,42,374
	61-63	1,39,689	1,66,154	2,04,729	2,29,272	2,72,750	3,21,837	3,54,033	3,84,131	4,11,031
	64	1,51,330	1,80,006	2,21,795	2,44,562	2,90,938	3,43,298	3,77,637	4,09,740	4,38,431
	65	1,62,971	1,93,858	2,38,862	2,59,852	3,09,127	3,64,759	4,01,241	4,35,350	4,65,831
	66-68	1,74,611	2,07,710	2,55,928	2,75,142	3,27,315	3,86,220	4,24,845	4,60,960	4,93,231
	69	1,92,077	2,28,486	2,81,529	3,02,660	3,60,050	4,24,845	4,67,332	5,07,060	5,42,557
70	2,09,543	2,49,262	3,07,129	3,30,177	3,92,784	4,63,470	5,09,818	5,53,160	5,91,883	
71-73	2,27,009	2,70,037	3,32,729	3,57,694	4,25,519	5,02,095	5,52,305	5,99,260	6,41,209	
74	2,49,710	2,97,050	3,66,006	3,93,467	4,68,070	5,52,305	6,07,535	6,59,184	7,05,331	
75	2,72,412	3,24,062	3,99,282	4,29,240	5,10,622	6,02,514	6,62,765	7,19,109	7,69,454	
>75	2,95,114	3,51,074	4,32,559	4,65,013	5,53,174	6,52,724	7,17,996	7,79,033	8,33,576	

Premium Chart for 3 years (Excluding Tax) (In Rs.)

Plan type	Age band	5,00,000	7,50,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
2A+2C	3m-33	41,514	51,836	58,681	71,696	80,111	87,684	96,464	1,04,669	1,12,004
	34	43,019	53,501	61,112	74,463	82,878	90,452	99,507	1,07,969	1,15,533
	35	44,525	55,165	63,543	77,231	85,646	93,220	1,02,551	1,11,270	1,19,063
	36-43	46,030	56,829	65,974	79,999	88,414	95,987	1,05,594	1,14,570	1,22,593
	44	54,426	67,339	78,662	92,687	1,01,102	1,08,675	1,19,549	1,29,713	1,38,796
	45	62,823	77,848	91,350	1,05,375	1,13,790	1,21,363	1,33,504	1,44,855	1,55,000
	46-48	71,219	88,358	1,04,037	1,18,062	1,26,477	1,34,051	1,47,459	1,59,997	1,71,203
	49	73,818	91,583	1,08,264	1,22,289	1,31,171	1,39,025	1,52,933	1,65,939	1,77,561
	50	76,418	94,809	1,12,490	1,26,515	1,35,865	1,43,999	1,58,408	1,71,881	1,83,919
	51-53	79,017	98,035	1,16,716	1,30,741	1,40,559	1,48,974	1,63,882	1,77,823	1,90,277
	54	83,841	1,04,019	1,24,159	1,38,651	1,48,469	1,56,884	1,72,582	1,87,262	2,00,375
	55	88,666	1,10,003	1,31,601	1,46,561	1,56,379	1,64,794	1,81,282	1,96,701	2,10,473
	56-58	93,491	1,15,987	1,39,044	1,54,471	1,64,289	1,72,704	1,89,983	2,06,139	2,20,571
	59	1,12,256	1,37,524	1,65,078	1,83,544	2,04,582	2,26,554	2,49,220	2,70,411	2,89,345
	60	1,31,022	1,59,060	1,91,112	2,12,617	2,44,875	2,80,405	3,08,457	3,34,683	3,58,119
	61-63	1,49,787	1,80,597	2,17,146	2,41,690	2,85,168	3,34,255	3,67,693	3,98,955	4,26,893
	64	1,62,269	1,95,647	2,35,244	2,57,806	3,04,182	3,56,542	3,92,204	4,25,551	4,55,350
	65	1,74,752	2,10,697	2,53,342	2,73,921	3,23,196	3,78,828	4,16,715	4,52,147	4,83,806
	66-68	1,87,234	2,25,746	2,71,440	2,90,037	3,42,210	4,01,115	4,41,227	4,78,743	5,12,263
	69	2,05,962	2,48,327	2,98,592	3,19,041	3,76,431	4,41,227	4,85,349	5,26,615	5,63,487
70	2,24,690	2,70,907	3,25,745	3,48,044	4,10,652	4,81,338	5,29,472	5,74,487	6,14,711	
71-73	2,43,418	2,93,487	3,52,897	3,77,048	4,44,873	5,21,450	5,73,594	6,22,359	6,65,935	
74	2,67,765	3,22,837	3,88,193	4,14,757	4,89,360	5,73,594	6,30,957	6,84,598	7,32,530	
75	2,92,113	3,52,186	4,23,490	4,52,465	5,33,848	6,25,739	6,88,319	7,46,836	7,99,126	
>75	3,16,460	3,81,536	4,58,786	4,90,174	5,78,335	6,77,884	7,45,681	8,09,074	8,65,721	
2A+3C	3m-33	47,685	58,961	66,282	85,917	98,427	1,09,704	1,20,685	1,30,951	1,40,124
	34	49,695	60,794	68,694	88,329	1,00,877	1,12,135	1,23,359	1,33,855	1,43,233
	35	51,706	62,626	71,107	90,742	1,03,327	1,14,566	1,26,033	1,36,758	1,46,342
	36-43	53,716	64,459	73,519	93,154	1,05,777	1,16,997	1,28,707	1,39,661	1,49,450
	44	62,467	75,202	85,927	1,05,562	1,18,184	1,29,404	1,42,354	1,54,467	1,65,289
	45	71,219	85,945	98,334	1,17,969	1,30,591	1,41,811	1,56,000	1,69,272	1,81,128
	46-48	79,971	96,688	1,10,741	1,30,376	1,42,999	1,54,219	1,69,646	1,84,078	1,96,967
	49	82,486	1,00,344	1,14,968	1,35,070	1,47,693	1,59,380	1,75,322	1,90,235	2,03,554
	50	85,001	1,04,000	1,19,194	1,39,764	1,52,386	1,64,541	1,80,997	1,96,392	2,10,141
	51-53	87,516	1,07,656	1,23,420	1,44,458	1,57,080	1,69,703	1,86,673	2,02,549	2,16,728
	54	92,406	1,14,248	1,32,910	1,57,220	1,70,778	1,84,335	2,02,769	2,20,015	2,35,419
	55	97,296	1,20,839	1,42,401	1,69,983	1,84,476	1,98,968	2,18,865	2,37,481	2,54,110
	56-58	1,02,186	1,27,431	1,51,891	1,82,746	1,98,173	2,13,601	2,34,961	2,54,946	2,72,800
	59	1,20,484	1,47,348	1,77,092	2,09,349	2,34,127	2,60,774	2,86,853	3,11,247	3,33,042
	60	1,38,782	1,67,264	2,02,293	2,35,953	2,70,080	3,07,948	3,38,746	3,67,549	3,93,284
	61-63	1,57,080	1,87,180	2,27,494	2,62,556	3,06,034	3,55,121	3,90,638	4,23,850	4,53,526
	64	1,70,170	2,02,785	2,46,453	2,80,066	3,26,442	3,78,802	4,16,687	4,52,115	4,83,769
	65	1,83,260	2,18,389	2,65,412	2,97,576	3,46,850	4,02,483	4,42,737	4,80,380	5,14,012
	66-68	1,96,350	2,33,993	2,84,371	3,15,086	3,67,259	4,26,164	4,68,786	5,08,645	5,44,254
	69	2,15,985	2,57,396	3,12,814	3,46,595	4,03,985	4,68,781	5,15,667	5,59,509	5,98,681
70	2,35,620	2,80,799	3,41,256	3,78,105	4,40,712	5,11,398	5,62,547	6,10,373	6,53,107	
71-73	2,55,255	3,04,202	3,69,699	4,09,614	4,77,439	5,54,016	6,09,428	6,61,237	7,07,533	
74	2,80,781	3,34,627	4,06,669	4,50,577	5,25,190	6,09,424	6,70,376	7,27,365	7,78,289	
75	3,06,306	3,65,052	4,43,639	4,91,539	5,72,940	6,64,832	7,31,324	7,93,492	8,49,045	
>75	3,31,832	3,95,477	4,80,609	5,32,501	6,20,690	7,20,240	7,92,272	8,59,620	9,19,802	

PREMIUM CHART with BUY BACK (Excluding Tax)

Premium Chart with Buy Back for 1 year (Excluding Tax) (in Rs.)

Plan type	Age band	5,00,000	7,50,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
1A	3m-35	8,418	10,248	11,670	14,670	16,920	18,318	20,154	21,870	23,406
	36-45	10,498	13,163	15,308	18,558	20,995	22,900	25,194	27,339	29,257
	46-50	17,820	22,768	26,818	30,193	32,987	35,390	38,934	42,248	45,212
	51-55	24,150	29,453	33,593	39,615	44,813	48,210	53,033	57,548	61,583
	56-60	28,050	34,328	39,255	46,478	52,380	56,498	62,153	67,440	72,165
	61-65	38,625	45,938	51,443	60,915	67,170	71,333	78,473	85,148	91,110
	66-70	52,973	61,245	67,118	74,003	77,595	80,828	88,913	96,473	1,03,230
	71-75	62,115	73,883	82,755	92,903	97,410	1,01,483	1,11,638	1,21,133	1,29,615
>75	81,353	96,285	1,07,438	1,19,715	1,25,520	1,30,770	1,43,850	1,56,083	1,67,010	
1A+1C	3m-35	11,016	13,608	15,900	19,476	22,476	25,356	27,894	30,270	32,394
	36-45	13,156	16,042	19,071	23,920	27,170	31,070	34,177	37,083	39,683
	46-50	19,224	23,180	27,959	34,709	38,084	42,134	46,352	50,294	53,818
	51-55	24,285	30,900	36,885	44,385	48,885	53,385	58,725	63,720	68,183
	56-60	29,550	40,320	48,450	55,950	60,450	64,950	71,445	77,520	82,950
	61-65	47,130	56,490	67,458	77,208	87,647	1,10,897	1,21,988	1,32,360	1,41,630
	66-70	58,920	70,620	84,330	92,655	1,05,180	1,33,080	1,46,393	1,58,843	1,69,965
	71-75	76,605	91,815	1,09,635	1,20,465	1,36,740	1,73,010	1,90,313	2,06,490	2,20,950
>75	99,600	1,19,370	1,42,530	1,56,615	1,77,765	2,24,925	2,47,418	2,68,455	2,87,250	
1A+2C	3m-35	13,140	15,996	18,000	22,800	25,956	28,956	31,854	34,566	36,990
	36-45	15,626	18,837	21,502	28,002	32,253	36,153	39,774	43,160	46,183
	46-50	26,298	31,496	36,342	43,092	47,142	51,192	56,315	61,108	65,387
	51-55	30,765	36,900	43,560	51,060	55,560	60,060	66,068	71,685	76,710
	56-60	35,370	44,205	52,590	63,090	68,340	74,340	81,780	88,733	94,950
	61-65	55,485	66,089	70,839	80,589	1,14,882	1,41,132	1,55,250	1,68,450	1,80,248
	66-70	69,360	82,620	88,560	96,720	1,37,865	1,69,365	1,86,308	2,02,148	2,16,300
	71-75	90,180	1,07,415	1,15,140	1,25,745	1,79,235	2,20,185	2,42,205	2,62,793	2,81,190
>75	1,17,240	1,39,650	1,49,685	1,63,470	2,33,010	2,86,245	3,14,873	3,41,640	3,65,558	
1A+3C	3m-35	18,708	22,788	25,140	31,740	35,772	39,972	43,974	47,712	51,054
	36-45	22,178	26,806	29,939	38,389	43,732	48,542	53,398	57,941	61,997
	46-50	31,671	38,934	44,888	58,388	65,138	70,538	77,591	84,193	90,092
	51-55	40,350	50,325	58,875	75,375	82,875	88,875	97,763	1,06,073	1,13,505
	56-60	45,405	57,015	67,350	88,350	96,600	1,04,100	1,14,510	1,24,245	1,32,945
	61-65	62,040	73,599	91,005	1,09,755	1,42,118	1,68,368	1,85,205	2,00,948	2,15,018
	66-70	77,550	92,010	1,13,760	1,31,715	1,70,550	2,02,050	2,22,255	2,41,148	2,58,030
	71-75	1,00,815	1,19,625	1,47,900	1,71,240	2,21,715	2,62,665	2,88,938	3,13,500	3,35,445
>75	1,31,070	1,55,520	1,92,270	2,22,615	2,88,240	3,41,475	3,75,623	4,07,558	4,36,088	
2A	3m-35	12,504	15,972	18,672	23,472	27,072	30,072	33,084	35,898	38,412
	36-45	15,756	21,229	24,492	29,692	33,592	36,842	40,528	43,973	47,054
	46-50	30,240	37,827	45,711	51,111	55,161	58,536	64,395	69,869	74,763
	51-55	35,460	44,280	53,745	60,495	64,995	69,045	75,953	82,410	88,185
	56-60	42,840	53,505	65,205	71,955	76,455	80,505	88,560	96,090	1,02,818
	61-65	58,200	70,545	85,905	92,655	97,155	1,01,205	1,11,330	1,20,795	1,29,255
	66-70	72,750	88,185	1,07,385	1,11,195	1,16,595	1,21,455	1,33,605	1,44,968	1,55,123
	71-75	94,575	1,14,645	1,39,605	1,44,555	1,51,575	1,57,905	1,73,700	1,88,468	2,01,668
>75	1,22,955	1,49,040	1,81,500	1,87,935	1,97,055	2,05,290	2,25,825	2,45,025	2,62,178	
2A+1C	3m-35	15,804	19,992	22,932	28,512	32,112	35,112	38,628	41,916	44,856
	36-45	18,642	23,985	27,963	34,463	38,363	41,613	45,780	49,673	53,151
	46-50	31,779	39,582	47,129	53,879	57,929	61,304	67,439	73,177	78,300
	51-55	38,715	48,420	58,125	66,375	71,175	75,225	82,748	89,783	96,068
	56-60	46,605	57,465	68,310	76,560	81,810	85,860	94,448	1,02,480	1,09,658
	61-65	74,700	88,853	1,09,481	1,22,606	1,45,856	1,72,106	1,89,323	2,05,418	2,19,803
	66-70	93,375	1,11,075	1,36,860	1,47,135	1,75,035	2,06,535	2,27,190	2,46,503	2,63,760
	71-75	1,21,395	1,44,405	1,77,930	1,91,280	2,27,550	2,68,500	2,95,350	3,20,460	3,42,893
>75	1,57,815	1,87,740	2,31,315	2,48,670	2,95,815	3,49,050	3,83,955	4,16,595	4,45,763	

Premium Chart with Buy Back for 1 year (Excluding Tax) (in Rs.)

Plan type	Age band	5,00,000	7,50,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
2A+2C	3m-35	17,760	22,176	25,104	30,672	34,272	37,512	41,268	44,778	47,916
	36-45	21,333	26,338	30,576	37,076	40,976	44,486	48,939	53,099	56,817
	46-50	34,277	42,525	50,072	56,822	60,872	64,517	70,970	77,004	82,397
	51-55	42,255	52,425	62,415	69,915	75,165	79,665	87,638	95,093	1,01,753
	56-60	49,995	62,025	74,355	82,605	87,855	92,355	1,01,595	1,10,235	1,17,953
	61-65	80,100	96,576	1,16,121	1,29,246	1,52,496	1,78,746	1,96,628	2,13,345	2,28,285
	66-70	1,00,125	1,20,720	1,45,155	1,55,100	1,83,000	2,14,500	2,35,950	2,56,013	2,73,938
	71-75	1,30,170	1,56,945	1,88,715	2,01,630	2,37,900	2,78,850	3,06,735	3,32,813	3,56,115
>75	1,69,230	2,04,030	2,45,340	2,62,125	3,09,270	3,62,505	3,98,760	4,32,660	4,62,953	
2A+3C	3m-35	20,400	25,224	28,356	36,756	42,108	46,932	51,630	56,022	59,946
	36-45	24,895	29,874	34,073	43,173	49,023	54,223	59,651	64,727	69,264
	46-50	38,489	46,535	53,298	62,748	68,823	74,223	81,648	88,594	94,797
	51-55	46,800	57,570	66,000	77,250	84,000	90,750	99,825	1,08,315	1,15,898
	56-60	54,645	68,145	81,225	97,725	1,05,975	1,14,225	1,25,648	1,36,335	1,45,883
	61-65	84,000	1,00,097	1,21,655	1,40,405	1,63,655	1,89,905	2,08,898	2,26,658	2,42,528
	66-70	1,05,000	1,25,130	1,52,070	1,68,495	1,96,395	2,27,895	2,50,688	2,72,003	2,91,045
	71-75	1,36,500	1,62,675	1,97,700	2,19,045	2,55,315	2,96,265	3,25,898	3,53,603	3,78,360
>75	1,77,450	2,11,485	2,57,010	2,84,760	3,31,920	3,85,155	4,23,675	4,59,690	4,91,873	

Premium Chart with Buy Back for 2 years (Excluding Tax) (In Rs.)

Plan type	Age band	5,00,000	7,50,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
1A	3m-34	14,893	18,130	20,646	25,954	29,934	32,408	35,656	38,692	41,409
	35	15,916	19,660	22,624	27,932	31,913	34,675	38,150	41,399	44,304
	36-44	17,922	22,472	26,135	31,683	35,845	39,096	43,014	46,676	49,950
	45	22,868	28,977	33,941	39,490	43,840	47,395	52,143	56,582	60,550
	46-49	29,934	38,246	45,049	50,718	55,412	59,449	65,402	70,969	75,947
	50	32,733	40,919	47,490	54,622	60,662	65,167	71,689	77,792	83,247
	51-54	38,841	47,369	54,028	63,714	72,073	77,538	85,294	92,556	99,045
	55	41,350	50,506	57,671	68,129	76,942	82,869	91,161	98,920	1,05,853
	56-59	45,114	55,210	63,135	74,751	84,245	90,867	99,962	1,08,466	1,16,065
	60	51,917	62,679	70,976	84,039	93,759	1,00,411	1,10,461	1,19,858	1,28,253
	61-64	62,122	73,883	82,737	97,972	1,08,032	1,14,726	1,26,210	1,36,946	1,46,535
	65	71,352	83,731	92,821	1,06,391	1,14,739	1,20,835	1,32,926	1,44,231	1,54,332
	66-69	85,197	98,502	1,07,947	1,19,021	1,24,799	1,29,998	1,43,001	1,55,160	1,66,028
	70	91,079	1,06,633	1,18,007	1,31,180	1,37,546	1,43,286	1,57,621	1,71,025	1,83,003
71-74	99,902	1,18,828	1,33,098	1,49,418	1,56,668	1,63,218	1,79,550	1,94,821	2,08,464	
75	1,12,278	1,33,240	1,48,977	1,66,668	1,74,752	1,82,059	2,00,274	2,17,306	2,32,522	
>75	1,30,842	1,54,858	1,72,795	1,92,542	2,01,878	2,10,322	2,31,359	2,51,033	2,68,608	
1A +1C	3m-34	19,489	24,075	28,130	34,456	39,764	44,859	49,349	53,553	57,310
	35	20,396	25,040	29,500	36,550	41,858	47,532	52,288	56,737	60,717
	36-44	22,461	27,389	32,560	40,839	46,388	53,046	58,351	63,311	67,750
	45	26,437	32,050	38,389	47,893	53,442	60,100	66,114	71,736	76,763
	46-49	32,293	38,937	46,965	58,304	63,973	70,776	77,863	84,485	90,404
	50	34,175	42,247	50,709	62,048	68,200	75,003	82,510	89,527	95,798
	51-54	39,058	49,698	59,323	71,386	78,623	85,861	94,449	1,02,483	1,09,660
	55	42,446	55,758	66,764	78,826	86,064	93,301	1,02,633	1,11,361	1,19,161
	56-59	47,526	64,848	77,924	89,986	97,224	1,04,461	1,14,907	1,24,678	1,33,411
	60	58,836	75,251	90,152	1,03,662	1,14,720	1,34,020	1,47,423	1,59,958	1,71,162
	61-64	75,801	90,855	1,08,495	1,24,176	1,40,965	1,78,359	1,96,197	2,12,879	2,27,788
	65	83,386	99,945	1,19,349	1,34,114	1,52,245	1,92,630	2,11,897	2,29,916	2,46,017
	66-69	94,763	1,13,581	1,35,631	1,49,020	1,69,165	2,14,037	2,35,448	2,55,472	2,73,360
	70	1,06,140	1,27,216	1,51,910	1,66,911	1,89,468	2,39,725	2,63,703	2,86,125	3,06,161
71-74	1,23,206	1,47,669	1,76,330	1,93,748	2,19,924	2,78,258	3,06,086	3,32,105	3,55,361	
75	1,38,000	1,65,396	1,97,492	2,17,004	2,46,316	3,11,656	3,42,823	3,71,969	3,98,014	
>75	1,60,190	1,91,987	2,29,236	2,51,889	2,85,905	3,61,754	3,97,930	4,31,765	4,61,994	

Premium Chart with Buy Back for 2 years (Excluding Tax) (In Rs.)

Plan type	Age band	5,00,000	7,50,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
1A+2C	3m-34	23,247	28,300	31,845	40,337	45,920	51,228	56,355	61,153	65,441
	35	24,279	29,419	33,331	42,788	48,989	54,779	60,263	65,394	69,977
	36-44	26,678	32,161	36,711	47,808	55,066	61,724	67,906	73,687	78,848
	45	33,877	40,691	46,727	57,825	64,822	71,480	78,636	85,330	91,306
	46-49	44,176	52,907	61,048	72,387	79,190	85,993	94,599	1,02,650	1,09,838
	50	45,170	54,132	63,094	74,432	81,236	88,039	96,848	1,05,086	1,12,449
	51-54	49,480	59,348	70,059	82,122	89,359	96,597	1,06,259	1,15,293	1,23,375
	55	52,443	64,047	75,868	89,861	97,581	1,05,783	1,16,367	1,26,261	1,35,110
	56-59	56,887	71,096	84,582	1,01,470	1,09,914	1,19,564	1,31,530	1,42,711	1,52,711
	60	69,827	85,175	96,322	1,12,727	1,39,856	1,62,533	1,78,795	1,93,996	2,07,586
	61-64	89,238	1,06,292	1,13,933	1,29,614	1,84,769	2,26,987	2,49,694	2,70,924	2,89,898
	65	98,165	1,16,928	1,25,333	1,39,992	1,99,554	2,45,151	2,69,674	2,92,602	3,13,092
	66-69	1,11,554	1,32,881	1,42,434	1,55,558	2,21,733	2,72,395	2,99,645	3,25,121	3,47,883
	70	1,24,948	1,48,832	1,59,534	1,74,231	2,48,348	3,05,090	3,35,605	3,64,136	3,89,628
	71-74	1,45,040	1,72,759	1,85,184	2,02,240	2,88,270	3,54,131	3,89,546	4,22,658	4,52,247
75	1,62,448	1,93,497	2,07,407	2,26,510	3,22,865	3,96,629	4,36,296	4,73,383	5,06,524	
>75	1,88,561	2,24,604	2,40,743	2,62,914	3,74,758	4,60,377	5,06,420	5,49,471	5,87,938	
1A+3C	3m-34	33,098	40,316	44,477	56,153	63,287	70,717	77,797	84,410	90,323
	35	34,516	41,889	46,484	59,126	66,983	74,606	82,072	89,052	95,288
	36-44	37,865	45,766	51,115	65,542	74,664	82,876	91,166	98,923	1,05,848
	45	44,041	53,698	60,977	78,782	88,763	97,264	1,06,992	1,16,095	1,24,226
	46-49	53,201	65,402	75,403	98,080	1,09,419	1,18,490	1,30,339	1,41,428	1,51,338
	50	56,521	69,947	81,193	1,04,835	1,16,174	1,25,245	1,37,769	1,49,486	1,59,961
	51-54	64,896	80,939	94,691	1,21,228	1,33,291	1,42,941	1,57,235	1,70,600	1,82,554
	55	68,148	85,243	1,00,143	1,29,575	1,42,120	1,52,735	1,68,009	1,82,291	1,95,060
	56-59	73,026	91,699	1,08,321	1,42,096	1,55,365	1,67,428	1,84,170	1,99,827	2,13,820
	60	83,728	1,02,368	1,23,539	1,55,867	1,84,648	2,08,773	2,29,651	2,49,173	2,66,620
	61-64	99,781	1,18,372	1,46,366	1,76,523	2,28,572	2,70,791	2,97,871	3,23,191	3,45,820
	65	1,09,759	1,30,216	1,61,005	1,90,650	2,46,864	2,92,460	3,21,707	3,49,053	3,73,491
	66-69	1,24,726	1,47,983	1,82,964	2,11,842	2,74,301	3,24,964	3,57,460	3,87,846	4,14,998
	70	1,39,693	1,65,748	2,04,927	2,37,269	3,07,217	3,63,959	4,00,359	4,34,392	4,64,802
	71-74	1,62,144	1,92,397	2,37,873	2,75,411	3,56,592	4,22,453	4,64,708	5,04,213	5,39,507
75	1,81,608	2,15,489	2,66,417	3,08,462	3,99,389	4,73,154	5,20,475	5,64,723	6,04,254	
>75	2,10,804	2,50,128	3,09,234	3,58,039	4,63,586	5,49,206	6,04,126	6,55,488	7,01,374	
2A	3m-34	22,122	28,257	33,034	41,526	47,895	53,202	58,531	63,510	67,957
	35	23,762	31,171	36,199	44,691	51,060	56,368	62,010	67,283	71,996
	36-44	26,900	36,244	41,815	50,693	57,352	62,901	69,193	75,075	80,335
	45	36,821	47,525	56,310	65,188	71,846	77,395	85,140	92,377	98,848
	46-49	50,798	63,542	76,786	85,857	92,660	98,330	1,08,172	1,17,367	1,25,588
	50	51,994	64,990	78,687	88,241	95,044	1,00,906	1,11,004	1,20,441	1,28,879
	51-54	57,032	71,217	86,440	97,296	1,04,534	1,11,047	1,22,157	1,32,543	1,41,831
	55	61,779	77,152	93,812	1,04,669	1,11,906	1,18,420	1,30,268	1,41,344	1,51,244
	56-59	68,901	86,054	1,04,871	1,15,728	1,22,965	1,29,479	1,42,434	1,54,545	1,65,365
	60	78,783	97,016	1,18,188	1,29,045	1,36,282	1,42,796	1,57,083	1,70,438	1,82,373
	61-64	93,605	1,13,460	1,38,164	1,49,020	1,56,258	1,62,771	1,79,056	1,94,279	2,07,885
	65	1,02,966	1,24,808	1,51,983	1,60,948	1,68,764	1,75,799	1,93,386	2,09,830	2,24,527
	66-69	1,17,006	1,41,831	1,72,711	1,78,839	1,87,524	1,95,340	2,14,881	2,33,156	2,49,489
	70	1,31,047	1,58,853	1,93,439	2,00,300	2,10,027	2,18,790	2,40,676	2,61,141	2,79,433
	71-74	1,52,108	1,84,387	2,24,531	2,32,493	2,43,783	2,53,964	2,79,368	3,03,119	3,24,349
75	1,70,366	2,06,515	2,51,484	2,60,400	2,73,042	2,84,448	3,12,901	3,39,504	3,63,277	
>75	1,97,753	2,39,706	2,91,913	3,02,262	3,16,930	3,30,175	3,63,202	3,94,082	4,21,669	

Premium Chart with Buy Back for 2 years (Excluding Tax) (In Rs.)

Plan type	Age band	5,00,000	7,50,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
2A+1C	3m-34	27,960	35,369	40,571	50,442	56,811	62,119	68,339	74,156	79,358
	35	29,089	37,097	42,887	53,096	59,465	64,773	71,258	77,322	82,740
	36-44	31,828	40,950	47,741	58,839	65,497	71,046	78,160	84,807	90,744
	45	40,706	51,439	60,672	71,770	78,428	83,977	92,384	1,00,242	1,07,260
	46-49	53,383	66,490	79,167	90,506	97,309	1,02,979	1,13,285	1,22,923	1,31,530
	50	55,573	69,347	82,873	94,694	1,01,690	1,07,553	1,18,313	1,28,376	1,37,363
	51-54	62,267	77,876	93,484	1,06,753	1,14,473	1,20,987	1,33,086	1,44,400	1,54,509
	55	67,343	83,694	1,00,037	1,13,305	1,21,315	1,27,829	1,40,613	1,52,569	1,63,251
	56-59	74,956	92,423	1,09,865	1,23,134	1,31,578	1,38,092	1,51,903	1,64,822	1,76,366
	60	93,031	1,12,616	1,36,352	1,52,757	1,72,780	1,93,576	2,12,939	2,31,045	2,47,226
	61-64	1,20,143	1,42,904	1,76,081	1,97,191	2,34,584	2,76,803	3,04,494	3,30,380	3,53,516
	65	1,32,157	1,57,201	1,93,695	2,12,971	2,53,356	2,98,953	3,28,855	3,56,811	3,81,795
	66-69	1,50,178	1,78,646	2,20,117	2,36,642	2,81,515	3,32,177	3,65,397	3,96,458	4,24,214
	70	1,68,204	2,00,088	2,46,538	2,65,042	3,15,299	3,72,041	4,09,247	4,44,038	4,75,123
	71-74	1,95,244	2,32,251	2,86,171	3,07,642	3,65,976	4,31,838	4,75,021	5,15,407	5,51,485
75	2,18,674	2,60,130	3,20,515	3,44,563	4,09,893	4,83,658	5,32,024	5,77,253	6,17,665	
>75	2,53,819	3,01,949	3,72,032	3,99,944	4,75,769	5,61,389	6,17,528	6,70,024	7,16,935	
2A+2C	3m-34	31,420	39,233	44,413	54,264	60,633	66,365	73,010	79,220	84,771
	35	32,974	40,951	46,922	57,120	63,489	69,221	76,151	82,626	88,414
	36-44	36,422	44,967	52,203	63,300	69,959	75,951	83,553	90,655	97,003
	45	45,088	55,814	65,298	76,395	83,054	89,046	97,956	1,06,284	1,13,727
	46-49	57,578	71,434	84,111	95,450	1,02,253	1,08,376	1,19,216	1,29,352	1,38,412
	50	60,261	74,763	88,473	99,811	1,07,097	1,13,510	1,24,866	1,35,485	1,44,974
	51-54	67,960	84,317	1,00,384	1,12,447	1,20,890	1,28,128	1,40,950	1,52,940	1,63,652
	55	72,940	90,493	1,08,066	1,20,611	1,29,054	1,36,292	1,49,930	1,62,682	1,74,074
	56-59	80,409	99,757	1,19,588	1,32,856	1,41,300	1,48,538	1,63,399	1,77,295	1,89,707
	60	99,776	1,21,985	1,46,457	1,62,862	1,82,886	2,04,116	2,24,536	2,43,629	2,60,688
	61-64	1,28,828	1,55,326	1,86,761	2,07,871	2,45,264	2,87,483	3,16,243	3,43,130	3,67,158
	65	1,41,710	1,70,859	2,05,440	2,24,503	2,64,889	3,10,485	3,41,540	3,70,579	3,96,528
	66-69	1,61,034	1,94,158	2,33,458	2,49,453	2,94,325	3,44,988	3,79,486	4,11,753	4,40,583
	70	1,80,363	2,17,463	2,61,481	2,79,387	3,29,644	3,86,386	4,25,025	4,61,161	4,93,450
	71-74	2,09,357	2,52,420	3,03,517	3,24,288	3,82,623	4,48,484	4,93,332	5,35,273	5,72,752
75	2,34,485	2,82,711	3,39,945	3,63,207	4,28,537	5,02,302	5,52,535	5,99,509	6,41,484	
>75	2,72,178	3,28,148	3,94,589	4,21,584	4,97,409	5,83,029	6,41,339	6,95,862	7,44,582	
2A+3C	3m-34	36,091	44,625	50,166	65,027	74,496	83,031	91,342	99,112	1,06,054
	35	38,166	46,517	52,656	67,517	77,024	85,540	94,102	1,02,109	1,09,263
	36-44	42,503	51,004	58,173	73,710	83,697	92,575	1,01,842	1,10,509	1,18,255
	45	51,536	62,092	70,979	86,515	96,503	1,05,381	1,15,926	1,25,790	1,34,602
	46-49	64,654	78,169	89,531	1,05,405	1,15,610	1,24,681	1,37,154	1,48,821	1,59,241
	50	67,249	81,942	93,893	1,10,249	1,20,454	1,30,008	1,43,011	1,55,176	1,66,040
	51-54	75,270	92,592	1,06,150	1,24,244	1,35,100	1,45,956	1,60,552	1,74,207	1,86,402
	55	80,317	99,395	1,15,945	1,37,416	1,49,237	1,61,059	1,77,164	1,92,233	2,05,692
	56-59	87,887	1,09,600	1,30,637	1,57,174	1,70,443	1,83,712	2,02,083	2,19,272	2,34,628
	60	1,06,772	1,30,155	1,56,647	1,84,632	2,07,550	2,32,399	2,55,641	2,77,380	2,96,803
	61-64	1,35,100	1,60,989	1,95,661	2,25,817	2,63,211	3,05,430	3,35,977	3,64,541	3,90,065
	65	1,48,610	1,77,093	2,15,228	2,43,889	2,84,274	3,29,870	3,62,862	3,93,713	4,21,278
	66-69	1,68,875	2,01,251	2,44,579	2,70,996	3,15,869	3,66,531	4,03,189	4,37,471	4,68,097
	70	1,89,140	2,25,405	2,73,935	3,03,517	3,53,774	4,10,516	4,51,574	4,89,967	5,24,270
	71-74	2,19,538	2,61,636	3,17,968	3,52,297	4,10,632	4,76,493	5,24,152	5,68,711	6,08,529
75	2,45,882	2,93,037	3,56,124	3,94,574	4,59,914	5,33,679	5,87,055	6,36,960	6,81,555	
>75	2,85,399	3,40,138	4,13,358	4,57,989	5,33,838	6,19,458	6,81,411	7,39,335	7,91,095	

Premium Chart with Buy Back for 3 years (Excluding Tax) (In Rs.)

Plan type	Age band	5,00,000	7,50,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
1A	3m-33	20,989	25,552	29,097	36,577	42,187	45,673	50,251	54,529	58,359
	34	21,980	27,034	31,014	38,494	44,104	47,870	52,668	57,152	61,164
	35	22,971	28,516	32,931	40,411	46,021	50,067	55,085	59,775	63,969
	36-43	24,915	31,241	36,332	44,046	49,831	54,351	59,797	64,888	69,439
	44	29,707	37,543	43,896	51,610	57,577	62,392	68,642	74,486	79,710
	45	34,499	43,844	51,460	59,174	65,324	70,433	77,487	84,084	89,981
	46-48	41,346	52,825	62,222	70,053	76,537	82,112	90,334	98,024	1,04,899
	49	44,057	55,415	64,588	73,835	81,623	87,652	96,426	1,04,634	1,11,972
	50	46,769	58,005	66,953	77,617	86,709	93,192	1,02,517	1,11,245	1,19,046
	51-53	52,687	64,256	73,288	86,427	97,766	1,05,178	1,15,699	1,25,549	1,34,352
	54	55,118	67,294	76,817	90,704	1,02,483	1,10,344	1,21,384	1,31,716	1,40,949
	55	57,549	70,333	80,347	94,982	1,07,200	1,15,510	1,27,069	1,37,882	1,47,545
	56-58	61,196	74,891	85,641	1,01,398	1,14,276	1,23,259	1,35,596	1,47,132	1,57,440
	59	67,788	82,128	93,238	1,10,398	1,23,495	1,32,506	1,45,769	1,58,169	1,69,249
	60	74,379	89,365	1,00,835	1,19,397	1,32,714	1,41,753	1,55,942	1,69,207	1,81,058
	61-63	84,267	1,00,220	1,12,230	1,32,896	1,46,543	1,55,624	1,71,201	1,85,763	1,98,772
	64	93,210	1,09,762	1,22,001	1,41,054	1,53,041	1,61,542	1,77,708	1,92,823	2,06,326
	65	1,02,153	1,19,304	1,31,772	1,49,212	1,59,539	1,67,461	1,84,216	1,99,882	2,13,881
	66-68	1,15,568	1,33,616	1,46,428	1,61,449	1,69,286	1,76,339	1,93,977	2,10,471	2,25,213
	69	1,21,267	1,41,494	1,56,175	1,73,230	1,81,638	1,89,214	2,08,143	2,25,842	2,41,660
70	1,26,966	1,49,371	1,65,923	1,85,011	1,93,989	2,02,089	2,22,308	2,41,214	2,58,107	
71-73	1,35,514	1,61,187	1,80,544	2,02,682	2,12,516	2,21,401	2,43,556	2,64,271	2,82,777	
74	1,47,506	1,75,151	1,95,929	2,19,395	2,30,038	2,39,657	2,63,635	2,86,056	3,06,086	
75	1,59,497	1,89,115	2,11,315	2,36,109	2,47,560	2,57,913	2,83,714	3,07,842	3,29,396	
>75	1,77,484	2,10,062	2,34,393	2,61,178	2,73,843	2,85,297	3,13,833	3,40,520	3,64,360	
1A+1C	3m-33	27,467	33,929	39,644	48,560	56,040	63,221	69,549	75,473	80,769
	34	28,345	34,864	40,972	50,589	58,069	65,811	72,396	78,559	84,070
	35	29,224	35,799	42,299	52,618	60,098	68,401	75,243	81,644	87,370
	36-43	31,225	38,075	45,264	56,773	64,487	73,743	81,118	88,014	94,185
	44	35,077	42,591	50,912	63,608	71,322	80,578	88,640	96,176	1,02,918
	45	38,930	47,107	56,559	70,443	78,157	87,413	96,162	1,04,339	1,11,651
	46-48	44,603	53,781	64,869	80,530	88,361	97,758	1,07,546	1,16,692	1,24,867
	49	46,426	56,988	68,497	84,158	92,456	1,01,853	1,12,048	1,21,577	1,30,094
	50	48,250	60,195	72,124	87,786	96,551	1,05,948	1,16,550	1,26,463	1,35,320
	51-53	52,982	67,414	80,471	96,833	1,06,651	1,16,468	1,28,118	1,39,016	1,48,751
	54	56,264	73,285	87,680	1,04,042	1,13,860	1,23,677	1,36,047	1,47,618	1,57,957
	55	59,545	79,157	94,888	1,11,251	1,21,068	1,30,886	1,43,976	1,56,220	1,67,162
	56-58	64,468	87,965	1,05,702	1,22,064	1,31,882	1,41,699	1,55,869	1,69,123	1,80,969
	59	75,426	98,044	1,17,550	1,35,315	1,48,834	1,70,339	1,87,374	2,03,306	2,17,546
	60	86,385	1,08,123	1,29,398	1,48,566	1,65,787	1,98,979	2,18,879	2,37,490	2,54,124
	61-63	1,02,822	1,23,242	1,47,171	1,68,442	1,91,215	2,41,939	2,66,136	2,88,765	3,08,989
	64	1,10,171	1,32,050	1,57,688	1,78,071	2,02,145	2,55,767	2,81,349	3,05,273	3,26,652
	65	1,17,520	1,40,858	1,68,205	1,87,699	2,13,074	2,69,595	2,96,561	3,21,780	3,44,314
	66-68	1,28,544	1,54,069	1,83,980	2,02,142	2,29,468	2,90,336	3,19,380	3,46,541	3,70,807
	69	1,39,567	1,67,281	1,99,753	2,19,477	2,49,140	3,15,226	3,46,756	3,76,242	4,02,588
70	1,50,591	1,80,492	2,15,527	2,36,812	2,68,813	3,40,116	3,74,133	4,05,942	4,34,368	
71-73	1,67,127	2,00,310	2,39,187	2,62,814	2,98,321	3,77,450	4,15,198	4,50,492	4,82,039	
74	1,81,460	2,17,486	2,59,692	2,85,348	3,23,893	4,09,811	4,50,794	4,89,117	5,23,366	
75	1,95,794	2,34,662	2,80,196	3,07,881	3,49,466	4,42,171	4,86,389	5,27,742	5,64,693	
>75	2,17,294	2,60,426	3,10,953	3,41,682	3,87,824	4,90,711	5,39,783	5,85,679	6,26,684	

Premium Chart with Buy Back for 3 years (Excluding Tax) (In Rs.)

Plan type	Age band	5,00,000	7,50,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
1A+2C	3m-33	32,762	39,883	44,880	56,848	64,717	72,197	79,423	86,185	92,228
	34	33,763	40,968	46,320	59,223	67,690	75,638	83,209	90,294	96,623
	35	34,763	42,053	47,760	61,598	70,664	79,079	86,996	94,403	1,01,017
	36-43	37,088	44,709	51,034	66,462	76,551	85,808	94,401	1,02,439	1,09,612
	44	44,063	52,974	60,739	76,167	86,004	95,261	1,04,798	1,13,719	1,21,683
	45	51,038	61,240	70,445	85,872	95,457	1,04,713	1,15,195	1,25,000	1,33,754
	46-48	61,016	73,075	84,320	99,981	1,09,378	1,18,775	1,30,662	1,41,781	1,51,711
	49	61,979	74,263	86,302	1,01,964	1,11,360	1,20,757	1,32,840	1,44,142	1,54,240
	50	62,942	75,450	88,285	1,03,946	1,13,343	1,22,739	1,35,019	1,46,503	1,56,769
	51-53	67,119	80,504	95,033	1,11,396	1,21,213	1,31,031	1,44,137	1,56,393	1,67,356
	54	69,989	85,057	1,00,662	1,18,895	1,29,180	1,39,932	1,53,931	1,67,019	1,78,725
	55	72,860	89,610	1,06,291	1,26,393	1,37,146	1,48,833	1,63,726	1,77,645	1,90,095
	56-58	77,166	96,441	1,14,734	1,37,641	1,49,095	1,62,185	1,78,417	1,93,585	2,07,149
	59	89,704	1,10,081	1,26,109	1,48,549	1,78,106	2,03,819	2,24,213	2,43,275	2,60,318
	60	1,02,242	1,23,722	1,37,484	1,59,457	2,07,117	2,45,452	2,70,009	2,92,966	3,13,487
	61-63	1,21,050	1,44,183	1,54,547	1,75,818	2,50,634	3,07,903	3,38,704	3,67,502	3,93,240
	64	1,29,699	1,54,488	1,65,593	1,85,873	2,64,960	3,25,502	3,58,063	3,88,507	4,15,713
	65	1,38,347	1,64,792	1,76,639	1,95,928	2,79,286	3,43,100	3,77,422	4,09,511	4,38,185
	66-68	1,51,320	1,80,249	1,93,208	2,11,011	3,00,775	3,69,498	4,06,461	4,41,018	4,71,895
	69	1,64,298	1,95,705	2,09,777	2,29,103	3,26,563	4,01,176	4,41,304	4,78,821	5,12,343
70	1,77,276	2,11,160	2,26,345	2,47,195	3,52,350	4,32,854	4,76,146	5,16,623	5,52,791	
71-73	1,96,743	2,34,344	2,51,197	2,74,334	3,91,031	4,80,370	5,28,411	5,73,326	6,13,463	
74	2,13,610	2,54,437	2,72,730	2,97,849	4,24,551	5,21,548	5,73,707	6,22,474	6,66,052	
75	2,30,478	2,74,530	2,94,263	3,21,364	4,58,071	5,62,725	6,19,003	6,71,622	7,18,641	
>75	2,55,779	3,04,670	3,26,563	3,56,637	5,08,350	6,24,491	6,86,947	7,45,345	7,97,525	
1A+3C	3m-33	46,645	56,818	62,682	79,138	89,192	99,664	1,09,642	1,18,962	1,27,295
	34	48,020	58,342	64,627	82,018	92,773	1,03,432	1,13,784	1,23,459	1,32,105
	35	49,394	59,866	66,572	84,898	96,354	1,07,200	1,17,926	1,27,957	1,36,916
	36-43	52,639	63,623	71,059	91,115	1,03,796	1,15,213	1,26,737	1,37,521	1,47,147
	44	58,623	71,309	80,615	1,03,943	1,17,457	1,29,153	1,42,071	1,54,159	1,64,955
	45	64,607	78,994	90,170	1,16,771	1,31,117	1,43,094	1,57,405	1,70,797	1,82,762
	46-48	73,483	90,334	1,04,147	1,35,470	1,51,131	1,63,660	1,80,026	1,95,343	2,09,031
	49	76,699	94,738	1,09,757	1,42,015	1,57,676	1,70,205	1,87,226	2,03,150	2,17,385
	50	79,915	99,142	1,15,367	1,48,560	1,64,221	1,76,750	1,94,425	2,10,957	2,25,739
	51-53	88,030	1,09,792	1,28,446	1,64,443	1,80,806	1,93,896	2,13,285	2,31,415	2,47,630
	54	91,181	1,13,962	1,33,728	1,72,531	1,89,361	2,03,386	2,23,724	2,42,742	2,59,748
	55	94,332	1,18,133	1,39,011	1,80,619	1,97,916	2,12,876	2,34,164	2,54,070	2,71,865
	56-58	99,059	1,24,388	1,46,935	1,92,750	2,10,749	2,27,112	2,49,823	2,71,061	2,90,042
	59	1,09,428	1,34,725	1,61,680	2,06,093	2,39,122	2,67,172	2,93,889	3,18,872	3,41,200
	60	1,19,797	1,45,062	1,76,425	2,19,435	2,67,494	3,07,232	3,37,956	3,66,684	3,92,359
	61-63	1,35,351	1,60,568	1,98,543	2,39,449	3,10,053	3,67,322	4,04,056	4,38,400	4,69,097
	64	1,45,019	1,72,045	2,12,727	2,53,137	3,27,776	3,88,317	4,27,150	4,63,458	4,95,908
	65	1,54,686	1,83,521	2,26,910	2,66,826	3,45,499	4,09,313	4,50,245	4,88,516	5,22,719
	66-68	1,69,188	2,00,735	2,48,186	2,87,358	3,72,083	4,40,806	4,84,886	5,26,103	5,62,935
	69	1,83,690	2,17,949	2,69,467	3,11,995	4,03,976	4,78,589	5,26,452	5,71,203	6,11,191
70	1,98,192	2,35,162	2,90,748	3,36,633	4,35,869	5,16,372	5,68,017	6,16,303	6,59,446	
71-73	2,19,945	2,60,982	3,22,669	3,73,589	4,83,708	5,73,047	6,30,365	6,83,953	7,31,829	
74	2,38,804	2,83,356	3,50,326	4,05,612	5,25,175	6,22,172	6,84,399	7,42,582	7,94,563	
75	2,57,663	3,05,731	3,77,983	4,37,636	5,66,643	6,71,297	7,38,433	8,01,211	8,57,297	
>75	2,85,951	3,39,293	4,19,469	4,85,672	6,28,844	7,44,985	8,19,483	8,89,155	9,51,398	

Premium Chart with Buy Back for 3 years (Excluding Tax) (In Rs.)

Plan type	Age band	5,00,000	7,50,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
2A	3m-33	31,177	39,824	46,556	58,524	67,500	74,980	82,489	89,506	95,774
	34	32,766	42,647	49,622	61,590	70,566	78,046	85,860	93,162	99,687
	35	34,356	45,471	52,689	64,657	73,633	81,113	89,231	96,817	1,03,600
	36-43	37,396	50,386	58,131	70,473	79,729	87,443	96,190	1,04,367	1,11,680
	44	47,008	61,316	72,175	84,517	93,773	1,01,487	1,11,641	1,21,132	1,29,618
	45	56,620	72,247	86,218	98,560	1,07,817	1,15,530	1,27,092	1,37,896	1,47,556
	46-48	70,162	87,766	1,06,058	1,18,587	1,27,984	1,35,814	1,49,408	1,62,110	1,73,464
	49	71,322	89,168	1,07,900	1,20,896	1,30,293	1,38,311	1,52,153	1,65,088	1,76,652
	50	72,481	90,571	1,09,742	1,23,206	1,32,603	1,40,807	1,54,897	1,68,066	1,79,841
	51-53	77,362	96,604	1,17,254	1,31,980	1,41,797	1,50,633	1,65,703	1,79,791	1,92,390
	54	81,962	1,02,354	1,24,397	1,39,123	1,48,941	1,57,777	1,73,562	1,88,318	2,01,511
	55	86,562	1,08,105	1,31,540	1,46,267	1,56,084	1,64,920	1,81,420	1,96,846	2,10,632
	56-58	93,463	1,16,730	1,42,256	1,56,982	1,66,799	1,75,635	1,93,208	2,09,636	2,24,314
	59	1,03,037	1,27,352	1,55,159	1,69,885	1,79,702	1,88,538	2,07,402	2,25,036	2,40,793
	60	1,12,611	1,37,973	1,68,062	1,82,788	1,92,605	2,01,441	2,21,595	2,40,435	2,57,272
	61-63	1,26,973	1,53,906	1,87,416	2,02,142	2,11,960	2,20,796	2,42,885	2,63,534	2,81,991
	64	1,36,043	1,64,901	2,00,805	2,13,699	2,24,077	2,33,418	2,56,770	2,78,602	2,98,115
	65	1,45,112	1,75,897	2,14,194	2,25,256	2,36,195	2,46,041	2,70,654	2,93,669	3,14,239
	66-68	1,58,716	1,92,390	2,34,278	2,42,590	2,54,371	2,64,974	2,91,482	3,16,271	3,38,426
	69	1,72,321	2,08,884	2,54,362	2,63,385	2,76,176	2,87,695	3,16,474	3,43,386	3,67,439
70	1,85,925	2,25,377	2,74,446	2,84,179	2,97,980	3,10,415	3,41,467	3,70,501	3,96,452	
71-73	2,06,331	2,50,117	3,04,572	3,15,371	3,30,686	3,44,496	3,78,956	4,11,173	4,39,971	
74	2,24,021	2,71,557	3,30,686	3,42,411	3,59,035	3,74,033	4,11,447	4,46,427	4,77,689	
75	2,41,712	2,92,996	3,56,801	3,69,451	3,87,385	4,03,569	4,43,938	4,81,682	5,15,407	
>75	2,68,247	3,25,156	3,95,973	4,10,012	4,29,908	4,47,874	4,92,675	5,34,563	5,71,984	
2A+1C	3m-33	39,405	49,847	57,177	71,090	80,066	87,546	96,312	1,04,511	1,11,841
	34	40,499	51,520	59,421	73,661	82,637	90,117	99,141	1,07,577	1,15,118
	35	41,593	53,194	61,665	76,232	85,208	92,688	1,01,969	1,10,644	1,18,395
	36-43	44,246	56,927	66,369	81,797	91,053	98,767	1,08,656	1,17,897	1,26,151
	44	52,848	67,091	78,898	94,326	1,03,582	1,11,296	1,22,438	1,32,852	1,42,153
	45	61,450	77,254	91,427	1,06,855	1,16,111	1,23,825	1,36,220	1,47,808	1,58,156
	46-48	73,733	91,838	1,09,347	1,25,008	1,34,405	1,42,235	1,56,472	1,69,784	1,81,671
	49	75,856	94,605	1,12,937	1,29,066	1,38,650	1,46,667	1,61,343	1,75,066	1,87,323
	50	77,978	97,373	1,16,528	1,33,124	1,42,895	1,51,099	1,66,214	1,80,349	1,92,975
	51-53	84,463	1,05,636	1,26,809	1,44,808	1,55,280	1,64,116	1,80,527	1,95,875	2,09,587
	54	89,381	1,11,274	1,33,158	1,51,157	1,61,909	1,70,745	1,87,820	2,03,790	2,18,058
	55	94,299	1,16,912	1,39,507	1,57,505	1,68,538	1,77,374	1,95,113	2,11,705	2,26,529
	56-58	1,01,677	1,25,369	1,49,030	1,67,028	1,78,482	1,87,318	2,06,053	2,23,577	2,39,236
	59	1,19,189	1,44,934	1,74,693	1,95,730	2,18,404	2,41,078	2,65,192	2,87,742	3,07,893
	60	1,36,702	1,64,499	2,00,356	2,24,432	2,58,326	2,94,837	3,24,330	3,51,906	3,76,550
	61-63	1,62,971	1,93,847	2,38,850	2,67,484	3,18,208	3,75,477	4,13,039	4,48,153	4,79,536
	64	1,74,611	2,07,699	2,55,917	2,82,774	3,36,397	3,96,938	4,36,643	4,73,762	5,06,936
	65	1,86,252	2,21,551	2,72,983	2,98,064	3,54,585	4,18,399	4,60,247	4,99,372	5,34,336
	66-68	2,03,713	2,42,329	2,98,583	3,21,000	3,81,868	4,50,591	4,95,653	5,37,786	5,75,436
	69	2,21,179	2,63,104	3,24,183	3,48,517	4,14,602	4,89,215	5,38,139	5,83,886	6,24,762
70	2,38,645	2,83,880	3,49,784	3,76,034	4,47,337	5,27,840	5,80,626	6,29,987	6,74,088	
71-73	2,64,843	3,15,044	3,88,184	4,17,309	4,96,438	5,85,778	6,44,355	6,99,137	7,48,077	
74	2,87,545	3,42,056	4,21,461	4,53,082	5,38,990	6,35,987	6,99,586	7,59,061	8,12,199	
75	3,10,247	3,69,068	4,54,737	4,88,855	5,81,542	6,86,197	7,54,816	8,18,985	8,76,322	
>75	3,44,300	4,09,586	5,04,652	5,42,515	6,45,370	7,61,511	8,37,662	9,08,871	9,72,505	

Premium Chart with Buy Back for 3 years (Excluding Tax) (In Rs.)

Plan type	Age band	5,00,000	7,50,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	75,00,000	1,00,00,000
2A+2C	3m-33	44,282	55,292	62,593	76,476	85,452	93,530	1,02,895	1,11,646	1,19,471
	34	45,787	56,956	65,024	79,243	88,219	96,298	1,05,938	1,14,947	1,23,000
	35	47,292	58,621	67,455	82,011	90,987	99,065	1,08,982	1,18,248	1,26,530
	36-43	50,633	62,512	72,571	87,998	97,255	1,05,586	1,16,154	1,26,027	1,34,852
	44	59,029	73,022	85,259	1,00,686	1,09,943	1,18,274	1,30,109	1,41,170	1,51,055
	45	67,426	83,531	97,947	1,13,374	1,22,631	1,30,962	1,44,063	1,56,312	1,67,259
	46-48	79,528	98,666	1,16,175	1,31,836	1,41,233	1,49,690	1,64,662	1,78,664	1,91,177
	49	82,127	1,01,892	1,20,401	1,36,063	1,45,927	1,54,664	1,70,137	1,84,605	1,97,535
	50	84,726	1,05,117	1,24,628	1,40,289	1,50,621	1,59,639	1,75,611	1,90,547	2,03,893
	51-53	92,186	1,14,374	1,36,169	1,52,531	1,63,985	1,73,802	1,91,196	2,07,460	2,21,990
	54	97,011	1,20,358	1,43,611	1,60,441	1,71,895	1,81,713	1,99,896	2,16,899	2,32,088
	55	1,01,836	1,26,342	1,51,054	1,68,351	1,79,805	1,89,623	2,08,596	2,26,338	2,42,186
	56-58	1,09,072	1,35,318	1,62,218	1,80,217	1,91,670	2,01,488	2,21,646	2,40,496	2,57,333
	59	1,27,838	1,56,855	1,88,252	2,09,289	2,31,963	2,55,338	2,80,883	3,04,768	3,26,107
	60	1,46,603	1,78,391	2,14,286	2,38,362	2,72,256	3,09,189	3,40,120	3,69,040	3,94,881
	61-63	1,74,752	2,10,697	2,53,337	2,81,972	3,32,695	3,89,964	4,28,976	4,65,448	4,98,042
	64	1,87,234	2,25,746	2,71,435	2,98,087	3,51,710	4,12,251	4,53,487	4,92,044	5,26,499
	65	1,99,716	2,40,796	2,89,533	3,14,203	3,70,724	4,34,538	4,77,998	5,18,640	5,54,955
	66-68	2,18,439	2,63,371	3,16,680	3,38,377	3,99,245	4,67,968	5,14,764	5,58,534	5,97,640
	69	2,37,167	2,85,951	3,43,832	3,67,380	4,33,466	5,08,079	5,58,887	6,06,406	6,48,864
70	2,55,895	3,08,531	3,70,985	3,96,384	4,67,687	5,48,191	6,03,010	6,54,278	7,00,088	
71-73	2,83,988	3,42,402	4,11,713	4,39,889	5,19,019	6,08,358	6,69,194	7,26,086	7,76,924	
74	3,08,335	3,71,751	4,47,009	4,77,598	5,63,506	6,60,503	7,26,556	7,88,324	8,43,520	
75	3,32,682	4,01,101	4,82,306	5,15,307	6,07,993	7,12,648	7,83,918	8,50,562	9,10,115	
>75	3,69,203	4,45,125	5,35,250	5,71,869	6,74,724	7,90,865	8,69,961	9,43,920	10,10,008	
2A+3C	3m-33	50,864	62,892	70,701	91,645	1,04,989	1,17,017	1,28,731	1,39,682	1,49,465
	34	52,874	64,724	73,113	94,057	1,07,439	1,19,448	1,31,405	1,42,585	1,52,574
	35	54,885	66,557	75,526	96,470	1,09,889	1,21,879	1,34,079	1,45,488	1,55,683
	36-43	59,087	70,905	80,871	1,02,469	1,16,354	1,28,696	1,41,578	1,53,627	1,64,395
	44	67,839	81,648	93,278	1,14,877	1,28,762	1,41,104	1,55,224	1,68,433	1,80,234
	45	76,591	92,391	1,05,686	1,27,284	1,41,169	1,53,511	1,68,871	1,83,238	1,96,073
	46-48	89,300	1,07,969	1,23,661	1,45,587	1,59,682	1,72,211	1,89,438	2,05,554	2,19,947
	49	91,816	1,11,625	1,27,887	1,50,281	1,64,376	1,77,372	1,95,114	2,11,711	2,26,534
	50	94,331	1,15,280	1,32,114	1,54,974	1,69,070	1,82,534	2,00,789	2,17,868	2,33,121
	51-53	1,02,102	1,25,599	1,43,990	1,68,534	1,83,260	1,97,986	2,17,785	2,36,307	2,52,850
	54	1,06,992	1,32,190	1,53,480	1,81,297	1,96,958	2,12,619	2,33,881	2,53,773	2,71,540
	55	1,11,882	1,38,782	1,62,971	1,94,059	2,10,656	2,27,252	2,49,977	2,71,239	2,90,231
	56-58	1,19,217	1,48,670	1,77,206	2,13,203	2,31,202	2,49,201	2,74,121	2,97,438	3,18,267
	59	1,37,515	1,68,586	2,02,407	2,39,807	2,67,156	2,96,374	3,26,013	3,53,739	3,78,509
	60	1,55,813	1,88,503	2,27,608	2,66,410	3,03,109	3,43,548	3,77,906	4,10,040	4,38,751
	61-63	1,83,260	2,18,377	2,65,410	3,06,316	3,57,040	4,14,308	4,55,745	4,94,491	5,29,114
	64	1,96,350	2,33,981	2,84,369	3,23,826	3,77,448	4,37,989	4,81,794	5,22,756	5,59,357
	65	2,09,440	2,49,586	3,03,328	3,41,335	3,97,856	4,61,670	5,07,843	5,51,021	5,89,599
	66-68	2,29,075	2,72,992	3,31,766	3,67,600	4,28,468	4,97,191	5,46,917	5,93,419	6,34,963
	69	2,48,710	2,96,395	3,60,209	3,99,109	4,65,195	5,39,808	5,93,797	6,44,283	6,89,390
70	2,68,345	3,19,798	3,88,651	4,30,619	5,01,922	5,82,426	6,40,678	6,95,147	7,43,816	
71-73	2,97,798	3,54,903	4,31,316	4,77,883	5,57,012	6,46,351	7,11,000	7,71,443	8,25,455	
74	3,23,323	3,85,328	4,68,285	5,18,846	6,04,763	7,01,760	7,71,948	8,37,571	8,96,212	
75	3,48,849	4,15,752	5,05,255	5,59,808	6,52,513	7,57,168	8,32,896	9,03,699	9,66,968	
>75	3,87,137	4,61,390	5,60,710	6,21,251	7,24,139	8,40,280	9,24,318	10,02,890	10,73,102	

Premium for Midterm Inclusion

(Excluding Tax)

Policy Term 1 year

Risk period	1 mth	3 mths	6 mths	9 mths	>9 mths
Refund on existing plan	77.5%	62.5%	42.5%	20.0%	NA
% to be charged on proposed plan	77.5%	62.5%	42.5%	20.0%	

Policy Term 2 years

Risk period	1 mth	3 mths	6 mths	9 mths	12 mths	15 mths	18 mths	21 mths	>21 mths
Refund on existing plan	82.5%	75.0%	62.5%	52.5%	42.5%	32.5%	20.0%	10.0%	NA
% to be charged on proposed plan	82.5%	75.0%	62.5%	52.5%	42.5%	32.5%	20.0%	10.0%	

Policy Term 3 years

Risk period	1 mth	3 mths	6 mths	9 mths	12 mths	15 mths	18 mths	21 mths	24 mths	27 mths	30 mths	33 mths	>33 mths
Refund on existing plan	82.5%	77.5%	70.0%	62.5%	57.5%	50.0%	42.5%	35.0%	27.5%	20.0%	15.0%	7.5%	NA
% to be charged on proposed plan	82.5%	77.5%	70.0%	62.5%	57.5%	50.0%	42.5%	35.0%	27.5%	20.0%	15.0%	7.5%	

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

Age of the Members insured (in yrs)	Coverage opted on individual basis covering each member of the family separately (at a single point of time)		Coverage opted on individual basis covering multiple members of the family under a single policy (Sum insured is available for each member of the family)				Coverage opted on family floater basis with overall Sum insured (Only one sum insured is available for the entire family)			
	Premium (Rs.)	Sum Insured (Rs.)	Premium (Rs.)	Discount, (if any)	Premium After Discount (Rs.)	Sum Insured (Rs.)	Premium or consolidated premium for all members of family (Rs.)	Floater Discount, (if any)	Premium After Discount (Rs.)	Sum Insured (Rs.)
Illustration 1										
64	25,750	5,00,000	25,750	Nil	25,750	5,00,000	44,450	5,650	38,800	5,00,000
58	18,700	5,00,000	18,700		18,700	5,00,000				
Total Premium for all members of the family is Rs.44,450/-, when each member is covered separately. Sum insured available for each individual is Rs. 5,00,000/-			Total Premium for all members of the family is Rs.44,450/-, when they are covered under a single policy. Sum insured available for each family member is Rs.5,00,000/-				Total Premium when policy is opted on floater basis is Rs.38,800/- Sum insured of Rs.5,00,000/- is available for the entire family (2A)			
Illustration 2										
47	13,200	5,00,000	13,200	Nil	13,200	5,00,000	28,290	4,750	23,540	5,00,000
44	8,075	5,00,000	8,075		8,075	5,00,000				
19	7,015	5,00,000	7,015		7,015	5,00,000				
Total Premium for all members of the family is Rs.28,290/-, when each member is covered separately. Sum insured available for each individual is Rs. 5,00,000/-			Total Premium for all members of the family is Rs.28,290/-, when they are covered under a single policy. Sum insured available for each family member is Rs.5,00,000/-				Total Premium when policy is opted on floater basis is Rs.23,540/- Sum insured of Rs.5,00,000/- is available for the entire family (2A+1C)			

Note: Premium rates specified in the above illustration are standard premium rates without considering any loading. Also, the premium rates are exclusive of taxes applicable.

A-Adult | C-Child