

STAR COMPREHENSIVE INSURANCE POLICY



*Unbeatable in features.
Uncompromising in protection.*



STAR HEALTH AND ALLIED INSURANCE CO LTD
REGD & CORPORATE OFFICE: 1, New Tank Street, Valluvar Kottam High Road, Nungambakkam, Chennai 600 034.

STAR COMPREHENSIVE INSURANCE POLICY

Unique Identification No.: SHAHLIP21263V062021

When health issues can't be predicted, health insurance is the best option available to overcome the heavy financial loss that occurs in the form of hospitalization and medical expenses.

The right decision of purchasing a health insurance policy should complement the wise move of picking the right one. Precise to say, having a policy that offers complete protection is more essential than just having a health insurance cover.

Presenting STAR Comprehensive Insurance Policy with renewed features. This policy is carefully crafted to offer complete protection against all health care eventualities for an entire family on individual and floater basis.

Eligibility

- > Entry age between 3 months and 65 years
- > Lifelong renewals guaranteed
- > No exit age
- > Policy Type: Individual / Floater (Family Size: Maximum 2 Adults + 3 Dependent Children)
- > Dependent children (those who are economically dependent on their parents) can be covered upto 25 years of age

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.

Policy Term: 1 year / 2 year / 3 year . 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 Monthly, Quarterly, Half-yearly. Premium can also be paid Annually, Biennial (Once in 2 years) and Triennial (Once in 3 years).

Pre-acceptance medical screening: No Pre-acceptance medical screening.

Day Care Procedures: All Day Care Procedures are covered.

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.

Coverage (Section 1)

- A. Hospitalisation cover:** Room (Private Single A/C room), Boarding and Nursing Expenses
Note: 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.
- 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**
- 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** up to Rs.2,50,000/- per hospitalization, not exceeding Rs.5,00,000/- per policy period
- F. Pre-Hospitalization** medical expenses incurred for a period not exceeding 60 days prior to the date of hospitalization
- G. Post Hospitalization** medical expenses incurred for a period up to 90 days from the date of discharge from the hospital
- H. Outpatient Medical Consultation:** Expenses on 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 schedule of benefits with a limit of Rs.300/- per consultation. This benefit will not reduce the sum insured
Note: Payment of any claim under Outpatient Medical Consultation shall not be construed as a waiver of Company's right to repudiate any claim on grounds of non disclosure of material fact or pre-existing 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;
 - i. The condition of the patient is such that he/she is not in a condition to be removed to a Hospital, or
 - ii. The patient takes treatment at home on account of non-availability of room in a hospital

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

Delivery and New Born (Section 2)

- A. Expenses incurred as in-patient for Delivery including Delivery by Caesarean section
- B. Treatment of the New Born
- C. Vaccination expenses for the new born baby are payable up to the limits mentioned in the schedule of Benefits, 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

Coverage under this section is subject to a waiting period of 24 months and payable only while the policy is in force.

Out-patient Dental and Ophthalmic Treatment (Section 3):

Expenses incurred on acute treatment to a natural tooth or teeth or Eye are payable, once in every block of 3 years of continuous coverage.

The treatment can be taken as an Outpatient. For limits please refer schedule of Benefits. This is in addition to sum insured.

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 non disclosure of material fact or pre-existing disease, for hospitalization expenses under hospitalization provisions of the policy contract.

Organ Donor Expenses (Section 4):

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 up to the Basic Sum Insured. This additional Sum Insured can be utilized by the Donor and not by the Insured.

Hospital Cash Benefit (Section 5)

- > Payable for each completed day of Hospitalisation up to 7 days per occurrence and 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

Health Check Up (Section 6):

This Benefit is payable for every claim free year up to the limits mentioned in the schedule of benefits.

Bariatric Surgery (Section 7)

- a) The expenses incurred on hospitalization for bariatric surgical procedure and its complications thereof are payable upto the limits mentioned in the schedule of Benefits, during the policy period
- b) This maximum limit of Rs.2,50,000/- and Rs.5,00,000/- are inclusive of pre-hospitalization and post hospitalization expenses
- c) The limit of cover for Bariatric Surgery forms part of sum insured under Section 1
- d) Coverage under this section is subject to a waiting period of 36 months and payable only while the policy is in force

Option for Second Medical Opinion (Section 8):

The Insured Person is given the facility of obtaining a Second Medical Opinion from a Doctor in the Company's network of Medical Practitioners.

To utilize this benefit all medical records should be forwarded to the mail id e_medicalopinion@starhealth.in.

AYUSH Treatment (Section 9):

In patient hospitalization 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 mentioned in the Schedule of Benefits.

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

Accidental Death and Permanent Total Disablement (Section 10)

1. Accidental Death
2. Permanent Total Disability following an accident
3. Dependent children and persons above 70 years can be covered under accidental death and permanent total disablement upto the sum insured of Rs.10,00,000/-

* The sum insured for this cover is separately indicated in schedule of benefits. Cover is available for one insured person opted by the proposer

Special Features

- > **Star Wellness Program (Section 11):** This program intends to promote, incentivize and to reward the Insured Persons' healthy life style through various wellness activities. The wellness activities as detailed in the website 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.

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%

For more information, Please visit our website : www.starhealth.in

- > **Buy Back Pre-Existing Disease (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 if the first purchase of an indemnity insurance policy is a 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%).

• **Coverage for Modern Treatments (Section 13):** Expenses are subject to the limits.
(For details please refer website: www.starhealth.in)

• **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 the subsequent hospitalization even for the 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.

• **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 for Cumulative Bonus

- 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"

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

- 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
- In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured increase.
- 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
- 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

- 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
- In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured increase
- 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
- The waiting period for listed conditions shall apply even if contracted after the policy or declared and accepted without a specific exclusion
- 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
- List of specific diseases/procedures
 - 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
 - Subcutaneous Benign Lumps, Sebaceous cyst, Dermoid cyst, Mucous cyst lip / cheek, Carpal Tunnel Syndrome, Trigger Finger, Lipoma, Neurofibroma, Fibroadenoma, Ganglion and similar pathology
 - 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]
 - 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)
 - 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

- All types of Hernia
- Desmoid Tumor, Umbilical Granuloma, Umbilical Sinus, Umbilical Fistula
- All treatments (conservative, interventional, laparoscopic and open) related to all Diseases of Cervix, Uterus, Fallopian tubes, Ovaries, Uterine Bleeding, Pelvic Inflammatory Diseases
- All Diseases of Prostate, Stricture Urethra, all Obstructive Uropathies
- Benign Tumours of Epididymis, Spermatocele, Varicocele, Hydrocele
- Fistula, Fissure in Ano, Hemorrhoids, Pilonidal Sinus and Fistula, Rectal Prolapse, Stress Incontinence
- Varicose veins and Varicose ulcers
- All types of transplant and related surgeries (Other than Bone Marrow Transplant for acute hematological malignancies and acute medical emergencies when indicated)
- Congenital Internal disease / defect

3. 30-day waiting period - Code Excl 03

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

- Expenses related to any admission primarily for diagnostics and evaluation purposes only are excluded
- 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;

- 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
- 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 diopters

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

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

- a. Any type of contraception, sterilization
 - b. Assisted Reproduction services including artificial insemination and advanced reproductive technologies such as IVF, ZIFT, GIFT, ICSI
 - c. Gestational Surrogacy
 - d. Reversal of sterilization
- 18. Maternity - Code Excl 18**
- a. 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
 - b. 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

1. Any claim relating to events occurring before the commencement of the cover or otherwise outside the Period of Insurance - **Code Sec10 Excl 01**
2. Any injuries/conditions which are Pre-existing conditions - **Code Sec10 Excl 02**
3. Any claim arising out of Accidents that the Insured Person has caused - **Code Sec10 Excl 03**
 - i. intentionally or
 - ii. by committing a crime / involved in it or
 - iii. as a result of / in a state of drunkenness or addiction (drugs, alcohol)
4. 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**
5. 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**
6. 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**
7. 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**
 - a) 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

- b) Nuclear weapons material
 - c) The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof
 - d) Nuclear, chemical and biological terrorism
8. 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**
 9. Participation in Hazardous Sport / Hazardous Activities - **Code Sec10 Excl 09**
 10. Persons who are physically challenge unless specifically agreed and endorsed in the policy - **Code Sec10 Excl 10**
 11. 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**
 12. 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**
 13. 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**
 14. Any claim arising out of an accident related to pregnancy or childbirth, infirmity, whether directly or indirectly - **Code Sec10 Excl 14**
 15. 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.

✳ **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, 11, Section 4, Section 7, Section 9, Section 12 and Section 13.

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

1. The Company shall endeavor to give notice for renewal. However, the Company is not under obligation to give any notice for renewal
2. Renewal shall not be denied on the ground that the insured person had made a claim or claims in the preceding policy years
3. Request for renewal along with requisite premium shall be received by the Company before the end of the policy period
4. 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
5. Coverage is not available during the grace period
6. No loading shall apply on renewals based on individual claims experience

✳ **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.

✳ **Revision in Sum Insured:** Any revision in sum insured is permissible only at the time of renewal. The Insured Person can propose such revision and may be allowed subject to Company's approval and payment of appropriate premium.

✳ **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

✳ **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:** 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

Note: If the premium is paid Monthly, cancellation of policy will be on "No Refund Basis".

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

SCHEDULE OF BENEFITS										
S.No.	Sum Insured (INR)	5 lacs	7.5 lacs	10 lacs	15 lacs	20 lacs	25 lacs	50 lacs	75 lacs	100 lacs
1	Room, Boarding and Nursing charges	Private Single A/C	Private Single A/C	Private Single A/C	Private Single A/C	Private Single A/C	Private Single A/C	Private Single A/C	Private Single A/C	Private Single A/C
2	ICU/Operation Theatre Charges	Actual	Actual	Actual	Actual	Actual	Actual	Actual	Actual	Actual
3	Road Ambulance Charges (per policy period)	Actual	Actual	Actual	Actual	Actual	Actual	Actual	Actual	Actual
4	Air Ambulance (per policy period)	Up to Rs.2,50,000 per hospitalization, not exceeding Rs.5,00,000/- per policy period	Up to Rs.2,50,000 per hospitalization, not exceeding Rs.5,00,000/- per policy period	Up to Rs.2,50,000 per hospitalization, not exceeding Rs.5,00,000/- per policy period	Up to Rs.2,50,000 per hospitalization, not exceeding Rs.5,00,000/- per policy period	Up to Rs.2,50,000 per hospitalization, not exceeding Rs.5,00,000/- per policy period	Up to Rs.2,50,000 per hospitalization, not exceeding Rs.5,00,000/- per policy period	Up to Rs.2,50,000 per hospitalization, not exceeding Rs.5,00,000/- per policy period	Up to Rs.2,50,000 per hospitalization, not exceeding Rs.5,00,000/- per policy period	Up to Rs.2,50,000 per hospitalization, not exceeding Rs.5,00,000/- per policy period
5	Pre Hospitalisation Expenses incurred	Up to 60 days	Up to 60 days	Up to 60 days	Up to 60 days	Up to 60 days	Up to 60 days	Up to 60 days	Up to 60 days	Up to 60 days
6	Post Hospitalisation Expenses incurred	Up to 90 days	Up to 90 days	Up to 90 days	Up to 90 days	Up to 90 days	Up to 90 days	Up to 90 days	Up to 90 days	Up to 90 days
7a.	Delivery Charges – Normal Delivery	15,000/-	25,000/-	30,000/-	30,000/-	30,000/-	30,000/-	50,000/-	50,000/-	50,000/-
7b.	Delivery Charges – Caesarean Section	20,000/-	40,000/-	50,000/-	50,000/-	50,000/-	50,000/-	1,00,000/-	1,00,000/-	1,00,000/-
8	Waiting Period for Delivery	24 months for first delivery from first inception of the policy 24 months from claim under 7a or 7b for next delivery	24 months for first delivery from first inception of the policy 24 months from claim under 7a or 7b for next delivery	24 months for first delivery from first inception of the policy 24 months from claim under 7a or 7b for next delivery	24 months for first delivery from first inception of the policy 24 months from claim under 7a or 7b for next delivery	24 months for first delivery from first inception of the policy 24 months from claim under 7a or 7b for next delivery	24 months for first delivery from first inception of the policy 24 months from claim under 7a or 7b for next delivery	24 months for first delivery from first inception of the policy 24 months from claim under 7a or 7b for next delivery	24 months for first delivery from first inception of the policy 24 months from claim under 7a or 7b for next delivery	24 months for first delivery from first inception of the policy 24 months from claim under 7a or 7b for next delivery
9	Coverage for New Born Child (Subject to a valid claim under 7a or 7b above)	Up to 1,00,000/-	Up to 1,00,000/-	Up to 1,00,000/-	Up to 1,00,000/-	Up to 1,00,000/-	Up to 1,00,000/-	Up to 2,00,000/-	Up to 2,00,000/-	Up to 2,00,000/-
10	Vaccination Expenses for New Born (Subject to a valid claim under 7a or 7b above)	5,000/-	5,000/-	5,000/-	5,000/-	5,000/-	5,000/-	10,000/-	10,000/-	10,000/-
11	Out Patient Dental/Ophthalmal Coverage- Once in a block of every 3 years of continuous renewal	Up to 5,000/-	Up to 5,000/-	Up to 10,000/-	Up to 10,000/-	Up to 10,000/-	Up to 10,000/-	Up to 15,000/-	Up to 15,000/-	Up to 15,000/-
12	Out Patient Medical Consultation Coverage other than Out Patient Dental/ Ophthalmal	Up to 1,200/- (per Consultation limit Rs.300/-)	Up to 1,500/- (per consultation limit Rs.300/-)	Up to 2,100/- (per consultation limit Rs.300/-)	Up to 2,400/- (per consultation limit Rs.300/-)	Up to 3,000/- (per consultation limit Rs.300/-)	Up to 3,300/- (per consultation limit Rs.300/-)	Up to 5,000/- (per consultation limit Rs.300/-)	Up to 5,000/- (per consultation limit Rs.300/-)	Up to 5,000/- (per consultation limit Rs.300/-)
13	Hospital Cash upto 7 days per occurrence & upto 120 days per policy period. (1 day time excess)	500/- per day	750/- per day	750/- per day	1000/- per day	1000/- per day	1500/- per day	2500/- per day	2500/- per day	2500/- per day
14	Health Check Up once in a block of every claim free years of continuous renewal	Up to 2,000/-	Up to 2,500/-	Up to 3,000/-	Up to 4,000/-	Up to 4,500/-	Up to 4,500/-	Up to 5,000/-	Up to 5,000/-	Up to 5,000/-
15	Restoration benefit after exhaustion of sum insured(Applicable for Section 1 only)	100% (once during policy period)	100% (once during policy period)	100% (once during policy period)	100% (once during policy period)	100% (once during policy period)	100% (once during policy period)	100% (once during policy period)	100% (once during policy period)	100% (once during policy period)
16	Bariatric Surgery (per policy period)	2,50,000/-	2,50,000/-	2,50,000/-	2,50,000/-	5,00,000/-	5,00,000/-	5,00,000/-	5,00,000/-	5,00,000/-
17	Cover for Accidental Death and Permanent Total Disablement	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/-
18	AYUSH Treatment	Up to 15,000/-	Up to 15,000/-	Up to 15,000/-	Up to 15,000/-	Up to 20,000/-	Up to 20,000/-	Up to 30,000/-	Up to 30,000/-	Up to 30,000/-
19	Wellness Program	Available	Available	Available	Available	Available	Available	Available	Available	Available
20	Buy Back Pre-Existing Diseases (Optional Cover)	Available Note: PED Waiting Period reduces from 36 months to 12 months	Available Note: PED Waiting Period reduces from 36 months to 12 months	Available Note: PED Waiting Period reduces from 36 months to 12 months	Available Note: PED Waiting Period reduces from 36 months to 12 months	Available Note: PED Waiting Period reduces from 36 months to 12 months	Available Note: PED Waiting Period reduces from 36 months to 12 months	Available Note: PED Waiting Period reduces from 36 months to 12 months	Available Note: PED Waiting Period reduces from 36 months to 12 months	Available Note: PED Waiting Period reduces from 36 months to 12 months

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

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 +91-044-28288669.

For Detailed Guidelines on portability, kindly refer the link
https://www.irdai.gov.in/ADMINCMS/cms/frmGuidelines_Layout.aspx?page=PageNo3987

- Withdrawal of the policy**
 - 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
 - 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
- 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

- Claim Procedure**
 - Call the 24 hour help-line for assistance - 1800 425 2255/1800 102 4477
 - Inform the ID number for easy reference
 - On admission in the hospital, produce the 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.
 - In case of emergency hospitalization, information to be given within 24 hours after hospitalization
 - In non-network hospitals payment must be made up-front and then reimbursement will be effected on submission of documents

The Company: Star Health and Allied Insurance Co. Ltd., commenced its operations in 2006 as India's first Standalone Health Insurance provider. As an exclusive Health Insurer, the Company is providing sterling services in Health, Personal Accident & Overseas Travel Insurance and is committed to setting international benchmarks in service and personal caring.

- Star Advantages**
 - No Third Party Administrator, direct in-house claims settlement
 - Faster and hassle – free claim settlement
 - Cashless hospitalization
- Tax Benefits:** Payment of premium by any mode other than cash for this insurance is eligible for relief under Section 80D of the Income Tax Act 1961.
- Prohibition of rebates:** (Section 41 of Insurance Act 1938): 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 lakhs rupees.

The information provided in this brochure is only indicative.
 For more details on the risk factors, terms and conditions, please read the policy wordings before concluding sale
 Or
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Star Comprehensive Insurance Policy
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"IRDAI OR ITS OFFICIALS DO NOT INVOLVE IN ACTIVITIES LIKE SALE OF ANY KIND OF INSURANCE OR FINANCIAL PRODUCTS NOR INVEST PREMIUMS. IRDAI DOES NOT ANNOUNCE ANY BONUS. PUBLIC RECEIVING SUCH PHONE CALLS ARE REQUESTED TO LODGE A POLICE COMPLAINT ALONG WITH DETAILS OF PHONE CALL, NUMBER."

Premium Chart – Star Comprehensive Insurance Policy – UIN No. SHAHLIP21263V062021

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	63,931	71,325	78,240	84,420
	66-70	39,280	47,080	56,220	61,770	70,120	78,720	87,595	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	60,588	67,088	74,500	81,300	87,165
	66-70	46,240	55,080	59,040	64,480	71,910	79,910	88,205	1,03,765	1,12,200
	71-75	60,120	71,610	76,760	83,830	91,490	1,00,490	1,10,470	1,21,195	1,32,460
	>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	84,745	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
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 FOR MIDTERM INCLUSION – POLICY TERM 1 YEAR

Risk period	1 mth	3 mths	6 mths	9 mths	>9 mnths
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%	

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	1,16,84	

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	
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

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	
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	2,26,2									

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	
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				