



SURAKSHA AUR BHAROSA DONO

CORONA KAVACH POLICY SBI GENERAL INSURANCE COMPANY LIMITED

Shield yourself and your family
against COVID19



CORONA KAVACH POLICY, SBI GENERAL INSURANCE COMPANY LIMITED

As the current pandemic keeps on affecting lives and livelihoods, it is more important than ever to be financially ready against a COVID-19 crisis. Introducing **Corona Kavach Policy, SBI General Insurance Company Limited** that protects you against the financial implications and stress, incase of a COVID-19 diagnosis and hospitalization. Investing in this policy means your family need not worry about paying for the emergency medical expenses.

Who can buy this policy?

Corona Kavach Policy, SBI General Insurance Company Limited, can be bought by any individual between the age of 18 years to 65 years on Individual and family floater basis.

(Family means self, legally wedded spouse, dependent children, parents, parents-in-law)



SINGLE PREMIUM MODE

What is the minimum & maximum age for entering this policy?

1 day

Minimum Entry Age:

Adult: 18 years

Dependent Children: Day 1

65 years

Maximum Entry Age: 65 years

Dependent Children: 25 years

If the child above 18 years of age is financially independent, he or she shall be ineligible, to be covered under floater plan.

WHAT ARE THE SUM INSURED OPTIONS AVAILABLE?

₹ 50,000/- (Fifty Thousand) to ₹ 5,00,000/- (Five Lakh)- (in the multiples of Fifty Thousand)

On Individual basis – Sum Insured shall apply to each individual family member

On Floater basis – Sum Insured shall apply to the entire family

WHAT DOES THE POLICY COVER?

A. BASE COVER

COVID-19 HOSPITALIZATION COVER



The Company shall indemnify medical expenses incurred for Hospitalization of the Insured Person during the Policy period for the treatment of Covid on Positive diagnosis of Covid in a government authorized Diagnostic Centre including the expenses incurred on treatment of any co-morbidity along with the treatment for Covid up to the Sum Insured specified in the policy schedule, for,

- i. Room Rent, Boarding, Nursing Expenses as provided by the Hospital / Nursing Home
- ii. Intensive Care Unit (ICU) / Intensive Cardiac Care Unit (ICCU) expenses
- iii. Surgeon, Anesthetist, Medical Practitioner, Consultants, Specialist Fees whether paid directly to the treating doctor / surgeon or to the hospital

- iv. Anesthesia, blood, oxygen, operation theatre charges, surgical appliances, ventilator charges, medicines and drugs, costs towards diagnostics, diagnostic imaging modalities, PPE Kit, gloves, mask and similar other expenses
- v. Road Ambulance subject to a maximum of ₹ 2000/- per hospitalization for the Ambulance services offered by a Hospital or by an Ambulance service provider, availed only in relation to Covid Hospitalization for which the Company has accepted a claim under section. This also includes the cost of the transportation of the Insured Person from one Hospital to another Hospital as prescribed by a Medical Practitioner.

Note:

- i. Expenses of Hospitalization, for a minimum period of 24 consecutive hours only, shall be admissible.

A.2 – HOME CARE TREATMENT EXPENSES



Home Care Treatment means Treatment availed by the Insured Person at home for Covid on positive diagnosis of Covid in a Government authorized Diagnostic Centre, which in normal course would require care and treatment at a hospital but is actually taken at home, maximum up to 14 days per incident, provided that:

- a) The Medical Practitioner advises the insured person to undergo treatment at home
- b) There is a continuous active line of treatment with monitoring of the health status by a medical practitioner for each day through the duration of the home care treatment
- c) Daily monitoring chart including records of treatment administered, duly signed by the treating doctor, is maintained
- d) Insured shall be permitted to avail the services as prescribed by the medical practitioner. Cashless or reimbursement facility shall be offered under Home Care expenses, subject to claim settlement policy disclosed in the website
- e) In case the insured intends to avail the services of non-network provider, claim shall be subject to reimbursement, a prior approval from the Insurer needs to be taken before availing such services.

In this benefit, the following shall be covered if prescribed by the treating medical practitioner and is related to treatment of COVID:

- a. Diagnostic tests undergone at home or at diagnostics centre
- b. Medicines prescribed in writing
- c. Consultation charges of the medical practitioner
- d. Nursing charges related to medical staff
- e. Medical procedures limited to parental administration of medicines
- f. Cost of Pulse Oximeter, Oxygen cylinder and Nebulizer.

A.3 – AYUSH TREATMENTS



The Company shall indemnify medical expenses incurred for inpatient care treatment for Covid on Positive diagnosis of COVID test in a government authorized Diagnostic Centre including the expenses incurred on treatment of any co-morbidity along with the treatment for Covid under Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homeopathy systems of medicines during the Policy Period up to the limit of sum insured as specified in the policy schedule in any AYUSH Hospital.

Covered expenses shall be as specified under Covid Hospitalization Expenses (Section A)

A.4 – PRE-HOSPITALIZATION MEDICAL EXPENSES



The company shall indemnify pre-hospitalization/home care treatment medical expenses incurred, related to an admissible hospitalization/home care treatment, for a fixed period of 15 days prior to the date of admissible hospitalization/home care treatment covered under the policy.

15 DAYS WAITING PERIOD

A.5 – POST-HOSPITALIZATION MEDICAL EXPENSES



The company shall indemnify post-hospitalization/home care treatment medical expenses incurred, related to an admissible hospitalization/home care treatment, for a fixed period of 30 days from the date of discharge from the hospital, following an admissible hospitalization covered under the policy.

The expenses that are not covered in this policy are placed under List-I of Annexure-A. The list of expenses that are to be subsumed into room charges, or procedure charges or costs of treatment are placed under List-II, List-III and List-IV of Annexure-A respectively.

B. ADD-ON COVER:

The cover listed below is Optional Policy benefit and shall be available to Insured Persons in accordance with the terms set out in the Policy, if the listed cover is opted.

HOSPITAL DAILY CASH



The Company shall pay the Insured Person 0.5% of sum insured per day for each 24 hours of continuous hospitalization for which the Company has accepted a claim under Section- A Hospitalization Cover.

The benefit shall be payable maximum up to 15 days during a policy period in respect of every insured person.

The total amount payable in respect of Covers A,A.2, A.3,A.4,A.5,B shall not exceed 100% of the Sum Insured during a policy period.

WHAT IS THE POLICY TENURE?



The policy can be issued for Three and a half months (3 ½ months), Six and a half months (6 ½ months) & Nine and a half months (9 ½ months)

WHAT IS THE WAITING PERIOD?

The Company shall not be liable to make any payment under the policy in connection with or in respect of following expenses till the expiry of waiting period mentioned below:

First fifteen days waiting period: Expenses related to the treatment of Covid within 15 days, from the policy commencement date, shall be excluded.

EXCLUSIONS

The Company shall not be liable to make any payment under the policy, in respect of any expenses incurred in connection with or in respect of:

1. INVESTIGATION & EVALUATION (CODE- EXCL04)

- a) Expenses related to any admission primarily for diagnostics and evaluation purposes
- b) Any diagnostic expenses which are not related or not incidental to the current diagnosis and treatment.



5% DISCOUNT FOR HEALTH CARE WORKERS

2. REST CURE, REHABILITATION AND RESPITE CARE (CODE- EXCL05)

- a) Expenses related to any admission primarily for enforced bed rest and not for receiving treatment. This also includes:
 - i. 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 assistants or non-skilled persons
 - ii. Any services for people who are terminally ill to address physical, social, emotional and spiritual needs.
3. 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 Home Care treatment.
4. 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. However, treatment authorized by the government for the treatment of COVID shall be covered.
5. Any claim in relation to Covid where it has been diagnosed prior to Policy Start Date.
6. Any expenses incurred on Day Care treatment and OPD treatment.
7. Diagnosis /Treatment outside the geographical limits of India.
8. Testing done at a Diagnostic Centre which is not authorized by the Government shall not be recognized under this Policy.
9. All covers under this Policy shall cease if the Insured Person travels to any country placed under travel restriction by the Government of India.

FAST, FAIR AND TRANSPARENT CLAIM MANAGEMENT

1. PROCEDURE FOR CASHLESS CLAIMS:

- i. Treatment may be taken in a network provider and is subject to pre-authorization by the Company or its authorized TPA
- ii. Cashless request form available with the network provider and TPA shall be completed and sent to the Company/TPA for authorization
- iii. The Company/ TPA upon getting cashless request form and related medical information from the insured person/ network provider will issue pre-authorization letter to the hospital after verification
- iv. At the time of discharge, the insured person has to verify and sign the discharge papers, pay for non-medical and inadmissible expenses
- v. The Company / TPA reserves the right to deny pre-authorization in case the insured person is unable to provide the relevant medical details
- vi. In case of denial of cashless access, the insured person may obtain the treatment as per treating doctor's advice and submit the claim documents to the Company / TPA for reimbursement.

2. PROCEDURE FOR REIMBURSEMENT OF CLAIMS:

For reimbursement of Claims, the insured person may submit the necessary documents to TPA (if applicable)/Company within the prescribed time limit as specified hereunder:

Sr. No.	Type of Claim	Prescribed Time limit
1	Reimbursement of hospitalization and pre-hospitalization expenses	Within thirty days of date of discharge from the hospital
2	Reimbursement of post-hospitalization expenses	Within fifteen days from completion of post-hospitalization treatment
3	Reimbursement of Home Care Expenses	Within thirty days from completion of home care treatment

NOTIFICATION OF CLAIM

Notice with full particulars shall be sent to the Company/TPA (if applicable) as under:



Within 24 hours from the date of emergency hospitalization/cashless home care treatment.



At least 48 hours prior to admission in Hospital in case of a planned Hospitalization.

CLAIM SETTLEMENT (PROVISION FOR PENAL INTEREST)

- i. 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
- ii. In the case of delay in the payment of a claim, the Company shall be liable to pay interest from the date of receipt of last necessary document to the date of payment of claim at a rate 2% above the bank rate
- iii. However, where the circumstances of a claim warrant an investigation in the opinion of the Company, it shall initiate and complete such investigation at the earliest in any case not later than 30 days from the date of receipt of last necessary document. In such cases, the Company shall settle the claim within 45 days from the date of receipt of last necessary document
- iv. In case of delay beyond stipulated 45 days, the company shall be liable to pay interest at a rate 2% above the bank rate from the date of receipt of last necessary document to the date of payment of claim.


ANTI-REBATING WARNING


As per Section 41 of the Insurance Act 1938, as amended, the practice of rebating is prohibited, as follows:


1. No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind 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 prospectus or tables of the insurer.
2. Any person making default in complying with the provisions of this section shall be punishable with fine which may extend to Ten Lakh rupees.





Premium Chart for Base Coverage (Excluding GST)


 Individual Plan 3.5 months	Sum Insured (in Rupees)										
	Age Band	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000
	0-17	218	350	461	507	579	638	684	717	737	743
	18-49	731	1,387	1,945	2,175	2,536	2,831	3,061	3,225	3,323	3,356
50-65	909	1,753	2,470	2,765	3,229	3,609	3,904	4,115	4,242	4,284	


 Individual Plan 6.5 months	Sum Insured (in Rupees)										
	Age Band	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000
	0-17	393	656	879	971	1,115	1,233	1,325	1,391	1,430	1,443
	18-49	1,426	2,739	3,854	4,313	5,035	5,626	6,085	6,413	6,610	6,676
50-65	1,787	3,475	4,909	5,500	6,428	7,187	7,778	8,199	8,453	8,537	


 Individual Plan 9.5 months	Sum Insured (in Rupees)										
	Age Band	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000
	0-17	569	962	1,297	1,435	1,651	1,829	1,966	2,065	2,124	2,144
	18-49	2,121	4,090	5,763	6,452	7,535	8,421	9,110	9,602	9,897	9,996
50-65	2,665	5,196	7,348	8,234	9,626	10,765	11,651	12,284	12,663	12,790	


 Floater Plan 1 Adult 1 Child 3.5 months	Sum Insured (in Rupees)										
	Age Band	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000
	18-49	898	1,648	2,286	2,548	2,961	3,299	3,561	3,749	3,861	3,899
	50-65	1,046	1,965	2,746	3,067	3,573	3,986	4,308	4,537	4,675	4,721


 Floater Plan 1 Adult 1 Child 6.5 months	Sum Insured (in Rupees)										
	Age Band	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000
	18-49	1,723	3,224	4,499	5,025	5,850	6,525	7,050	7,426	7,651	7,726
	50-65	2,030	3,868	5,430	6,073	7,084	7,910	8,554	9,013	9,289	9,380


 Floater Plan 1 Adult 1 Child 9.5 months	Sum Insured (in Rupees)										
	Age Band	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000
	18-49	2,549	4,800	6,713	7,501	8,739	9,752	10,539	11,102	11,440	11,552
	50-65	3,015	5,771	8,114	9,078	10,594	11,835	12,799	13,488	13,902	14,040


 Floater Plan 1 Adult 2 Children 3.5 months	Sum Insured (in Rupees)										
	Age Band	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000
	18-49	1,077	1,935	2,664	2,964	3,436	3,821	4,122	4,336	4,465	4,507
	50-65	1,200	2,211	3,070	3,424	3,979	4,434	4,788	5,041	5,192	5,243


Floater Plan		Sum Insured (in Rupees)										
		Age Band	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000
1 Adult + 2 Children		18-49	2,047	3,762	5,219	5,820	6,763	7,535	8,135	8,564	8,821	8,907
6.5 months		50-65	2,308	4,329	6,047	6,754	7,866	8,776	9,483	9,988	10,292	10,393


Floater Plan		Sum Insured (in Rupees)										
		Age Band	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000
1 Adult + 2 Children		18-49	3,016	5,588	7,775	8,675	10,090	11,248	12,148	12,791	13,177	13,306
9.5 months		50-65	3,415	6,447	9,024	10,085	11,753	13,117	14,178	14,936	15,391	15,543


Floater Plan		Sum Insured (in Rupees)										
		Age Band	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000
1 Adult + 3 Children		18-49	1,257	2,222	3,042	3,380	3,910	4,344	4,682	4,923	5,068	5,116
3.5 months		50-65	1,354	2,457	3,394	3,780	4,386	4,882	5,268	5,544	5,709	5,764










Floater Plan		Sum Insured (in Rupees)										
		Age Band	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000
1 Adult + 3 Children		18-49	2,370	4,300	5,940	6,615	7,676	8,544	9,219	9,702	9,991	10,088
6.5 months		50-65	2,585	4,790	6,664	7,436	8,649	9,641	10,413	10,964	11,295	11,405

Floater Plan		Sum Insured (in Rupees)										
		Age Band	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000
1 Adult + 3 Children		18-49	3,483	6,377	8,837	9,850	11,442	12,744	13,757	14,480	14,915	15,059
9.5 months		50-65	3,816	7,123	9,935	11,092	12,911	14,400	15,557	16,384	16,880	17,046


Floater Plan		Sum Insured (in Rupees)										
		Age Band	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000
2 Adults		18-49	1,330	2,512	3,516	4,139	4,973	5,552	6,002	6,323	6,516	6,581
3.5 months		50-65	1,601	3,072	4,323	5,100	6,138	6,859	7,420	7,820	8,060	8,140


Floater Plan		Sum Insured (in Rupees)										
		Age Band	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000
2 Adults		18-49	2,588	4,951	6,959	8,206	9,874	11,031	11,932	12,575	12,961	13,089
6.5 months		50-65	3,140	6,083	8,584	10,137	12,214	13,656	14,777	15,578	16,059	16,219


Floater Plan		Sum Insured (in Rupees)										
		Age Band	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000
2 Adults		18-49	3,847	7,390	10,403	12,274	14,774	16,511	17,861	18,826	19,405	19,598
9.5 months		50-65	4,679	9,093	12,845	15,175	18,290	20,453	22,135	23,336	24,057	24,298


Floater Plan		Sum Insured (in Rupees)										
		Age Band	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000
2 Adults + 1 Child		18-49	1,501	2,781	3,869	4,544	5,447	6,075	6,562	6,911	7,120	7,189
3.5 months		50-65	1,747	3,303	4,625	5,447	6,545	7,307	7,900	8,323	8,577	8,662
Floater Plan		Sum Insured (in Rupees)										
		Age Band	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000
2 Adults + 1 Child		18-49	2,894	5,454	7,629	8,981	10,787	12,041	13,016	13,713	14,131	14,270
6.5 months		50-65	3,402	6,513	9,158	10,801	12,996	14,521	15,707	16,554	17,062	17,231
Floater Plan		Sum Insured (in Rupees)										
		Age Band	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000
2 Adults + 1 Child		18-49	4,288	8,127	11,390	13,417	16,126	18,007	19,470	20,515	21,142	21,351
9.5 months		50-65	5,057	9,724	13,691	16,155	19,448	21,735	23,514	24,784	25,546	25,801
Floater Plan		Sum Insured (in Rupees)										
		Age Band	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000
2 Adults + 2 Children		18-49	1,672	3,050	4,222	4,950	5,922	6,597	7,123	7,498	7,723	7,798
3.5 months		50-65	1,894	3,534	4,928	5,794	6,951	7,755	8,380	8,827	9,094	9,184
Floater Plan		Sum Insured (in Rupees)										
		Age Band	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000
2 Adults + 2 Children		18-49	3,200	5,957	8,299	9,755	11,700	13,050	14,101	14,851	15,301	15,451
6.5 months		50-65	3,664	6,944	9,733	11,464	13,779	15,386	16,636	17,529	18,065	18,244
Floater Plan		Sum Insured (in Rupees)										
		Age Band	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000
2 Adults + 2 Children		18-49	4,728	8,863	12,377	14,560	17,477	19,503	21,079	22,204	22,880	23,105
9.5 months		50-65	5,435	10,355	14,537	17,135	20,607	23,018	24,893	26,232	27,036	27,304
Floater Plan		Sum Insured (in Rupees)										
		Age Band	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000
2 Adults + 3 Children		18-49	1,843	3,320	4,575	5,355	6,397	7,120	7,683	8,085	8,326	8,406
3.5 months		50-65	2,041	3,765	5,231	6,141	7,358	8,203	8,860	9,330	9,611	9,705
Floater Plan		Sum Insured (in Rupees)										
		Age Band	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000
2 Adults + 3 Children		18-49	3,506	6,459	8,970	10,529	12,613	14,060	15,185	15,989	16,471	16,632
6.5 months		50-65	3,927	7,375	10,307	12,128	14,562	16,252	17,566	18,505	19,068	19,256
Floater Plan		Sum Insured (in Rupees)										
		Age Band	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000
2 Adults + 3 Children		18-49	5,169	9,599	13,364	15,703	18,829	20,999	22,688	23,893	24,617	24,858
9.5 months		50-65	5,813	10,986	15,383	18,115	21,765	24,300	26,272	27,680	28,525	28,806


Premium Chart with HDC Add-on (Excluding GST)


Individual Plan 	Sum Insured (in Rupees)										
	Age Band	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000
3.5 months	0-17	0.7	3	6	10	16	24	32	42	53	66
	18-49	3	13	30	52	82	118	161	210	266	328
	50-65	4	17	38	67	105	152	207	270	342	422


Individual Plan 	Sum Insured (in Rupees)										
	Age Band	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000
6.5 months	0-17	1.3	5	12	21	33	47	64	84	106	131
	18-49	7	26	59	105	164	236	322	420	532	656
	50-65	8	34	76	135	211	304	413	540	683	844


Individual Plan 	Sum Insured (in Rupees)										
	Age Band	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000
9.5 months	0-17	2	8	18	31	49	71	96	126	159	197
	18-49	10	39	89	157	246	354	482	630	797	984
	50-65	13	51	114	202	316	456	620	810	1,025	1,266


Floater Plan 	Sum Insured (in Rupees)										
	Age Band	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000
3.5 months	18-49	4	15	34	60	94	135	184	240	304	375
	50-65	5	18	41	73	115	165	225	294	372	459


Floater Plan 	Sum Insured (in Rupees)										
	Age Band	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000
6.5 months	18-49	8	30	68	120	188	270	368	480	608	750
	50-65	9	37	83	147	230	331	450	588	744	919


Floater Plan 	Sum Insured (in Rupees)										
	Age Band	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000
9.5 months	18-49	11	45	101	180	281	405	551	720	912	1,125
	50-65	14	55	124	220	345	496	675	882	1,116	1,378


Floater Plan 	Sum Insured (in Rupees)										
	Age Band	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000
3.5 months	18-49	4	17	39	69	107	154	210	274	347	429
	50-65	5	20	45	81	126	182	248	323	409	505


Floater Plan		Sum Insured (in Rupees)										
		Age Band	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000
1 Adult + 2 Children		18-49	9	34	77	137	214	309	420	549	695	857
6.5 months		50-65	10	40	91	162	253	364	495	647	819	1011


Floater Plan		Sum Insured (in Rupees)										
		Age Band	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000
1 Adult + 2 Children		18-49	13	51	116	206	322	463	630	823	1,042	1,286
9.5 months		50-65	15	61	136	243	379	546	743	970	1,228	1,516


Floater Plan		Sum Insured (in Rupees)										
		Age Band	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000
1 Adult + 3 Children		18-49	5	19	43	77	121	174	236	309	391	482
3.5 months		50-65	6	22	50	88	138	198	270	353	447	551



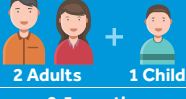

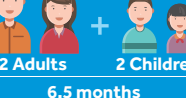


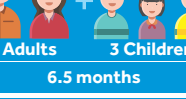
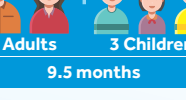
Floater Plan		Sum Insured (in Rupees)										
		Age Band	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000
1 Adult + 3 Children		18-49	10	39	87	154	241	347	473	617	781	965
6.5 months		50-65	11	44	99	176	276	397	540	706	893	1102

Floater Plan		Sum Insured (in Rupees)										
		Age Band	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000
1 Adult + 3 Children		18-49	14	58	130	232	362	521	709	926	1,172	1,447
9.5 months		50-65	17	66	149	265	413	595	810	1,058	1,340	1,654

Floater Plan		Sum Insured (in Rupees)										
		Age Band	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000
2 Adults		18-49	6	24	53	100	161	232	315	412	521	643
3.5 months		50-65	7	29	66	124	200	288	393	513	649	801

Floater Plan		Sum Insured (in Rupees)										
		Age Band	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000
2 Adults		18-49	12	47	106	199	322	463	630	823	1042	1286
6.5 months		50-65	15	59	132	248	401	577	785	1025	1298	1602

Floater Plan		Sum Insured (in Rupees)										
		Age Band	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000
2 Adults		18-49	18	71	159	299	482	695	945	1,235	1,563	1,929
9.5 months		50-65	22	88	199	373	601	865	1,178	1,538	1,946	2,403

Floater Plan		Sum Insured (in Rupees)										
 2 Adults + 1 Child		Age Band	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000
3.5 months		18-49	6	26	58	108	174	251	341	446	564	697
		50-65	8	31	70	131	212	305	415	542	686	847
Floater Plan		Sum Insured (in Rupees)										
 2 Adults + 1 Child		Age Band	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000
6.5 months		18-49	13	51	115	216	348	502	683	892	1129	1393
		50-65	16	62	140	263	423	610	830	1084	1372	1694
Floater Plan		Sum Insured (in Rupees)										
 2 Adults + 1 Child		Age Band	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000
9.5 months		18-49	19	77	173	324	523	752	1,024	1,338	1,693	2,090
		50-65	23	93	210	394	635	915	1,245	1,626	2,058	2,541
Floater Plan		Sum Insured (in Rupees)										
 2 Adults + 2 Children		Age Band	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000
3.5 months		18-49	7	28	62	116	188	270	368	480	608	750
		50-65	8	33	74	138	223	321	438	571	723	893
Floater Plan		Sum Insured (in Rupees)										
 2 Adults + 2 Children		Age Band	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000
6.5 months		18-49	14	55	124	233	375	540	735	960	1215	1501
		50-65	16	66	148	277	446	643	875	1143	1447	1786
Floater Plan		Sum Insured (in Rupees)										
 2 Adults + 2 Children		Age Band	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000
9.5 months		18-49	21	83	186	349	563	810	1,103	1,441	1,823	2,251
		50-65	25	98	221	415	670	964	1,313	1,714	2,170	2,679
Floater Plan		Sum Insured (in Rupees)										
 2 Adults + 3 Children		Age Band	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000
3.5 months		18-49	7	30	66	125	201	289	394	514	651	804
		50-65	9	34	78	146	235	338	460	601	760	939
Floater Plan		Sum Insured (in Rupees)										
 2 Adults + 3 Children		Age Band	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000
6.5 months		18-49	15	59	133	249	402	579	788	1029	1302	1608
		50-65	17	69	155	291	469	676	920	1202	1521	1878
Floater Plan		Sum Insured (in Rupees)										
 2 Adults + 3 Children		Age Band	50,000	1,00,000	1,50,000	2,00,000	2,50,000	3,00,000	3,50,000	4,00,000	4,50,000	5,00,000
9.5 months		18-49	22	89	199	374	603	868	1,182	1,543	1,953	2,412
		50-65	26	103	233	437	704	1,014	1,380	1,803	2,281	2,817

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