

Arogya Sanjeevani Policy, Kotak Mahindra General Insurance Company Ltd.

Premium rates are inclusive of 18% GST. Please get in touch with your tax consultant for any other taxes/cess as may be applicable

Sum Insured	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
Age / Coverage	Individual	Individual	Individual	Individual	Individual	Individual	Individual	Individual	Individual	Individual
0=<=17	2,830	3,194	3,559	3,979	4,267	4,386	4,673	4,880	5,040	5,200
18	2,969	3,352	3,735	4,176	4,477	4,602	4,903	5,121	5,289	5,456
19	3,042	3,434	3,826	4,278	4,587	4,714	5,022	5,246	5,417	5,590
20	3,114	3,515	3,916	4,379	4,695	4,826	5,142	5,371	5,547	5,723
21	3,186	3,597	4,008	4,480	4,805	4,939	5,262	5,495	5,676	5,856
22	3,243	3,662	4,079	4,561	4,891	5,027	5,356	5,593	5,777	5,960
23	3,316	3,743	4,170	4,662	5,000	5,139	5,474	5,718	5,906	6,092
24	3,371	3,806	4,240	4,740	5,083	5,225	5,566	5,814	6,005	6,195
25	3,426	3,868	4,309	4,818	5,166	5,310	5,657	5,908	6,103	6,296
26	3,483	3,932	4,381	4,898	5,252	5,399	5,751	6,007	6,204	6,402
27	3,540	3,997	4,453	4,978	5,338	5,487	5,846	6,105	6,306	6,507
28	3,545	4,001	4,458	4,984	5,345	5,494	5,853	6,114	6,314	6,515
29	3,584	4,045	4,506	5,039	5,403	5,554	5,917	6,180	6,383	6,586
30	3,639	4,109	4,577	5,118	5,487	5,640	6,010	6,276	6,482	6,688
31	3,665	4,138	4,610	5,154	5,527	5,681	6,052	6,321	6,529	6,735
32	3,673	4,147	4,620	5,165	5,539	5,694	6,065	6,334	6,542	6,750
33	3,699	4,176	4,653	5,201	5,578	5,734	6,108	6,379	6,589	6,798
34	3,725	4,206	4,686	5,238	5,617	5,774	6,151	6,424	6,635	6,845
35	3,751	4,235	4,718	5,275	5,656	5,814	6,194	6,469	6,681	6,894
36	3,826	4,319	4,812	5,381	5,769	5,931	6,318	6,599	6,815	7,032
37	3,902	4,406	4,909	5,488	5,885	6,049	6,444	6,731	6,951	7,172
38	4,019	4,538	5,056	5,652	6,062	6,230	6,638	6,933	7,160	7,387
39	4,141	4,674	5,207	5,822	6,243	6,417	6,837	7,140	7,375	7,609
40	4,265	4,814	5,364	5,997	6,431	6,610	7,042	7,355	7,596	7,838
41	4,392	4,958	5,525	6,176	6,623	6,809	7,253	7,576	7,823	8,072
42	4,524	5,107	5,690	6,363	6,822	7,013	7,471	7,802	8,058	8,314
43	4,660	5,260	5,861	6,553	7,027	7,223	7,695	8,037	8,300	8,563
44	4,799	5,419	6,037	6,750	7,237	7,440	7,926	8,278	8,549	8,821
45	4,943	5,581	6,219	6,951	7,454	7,663	8,163	8,527	8,805	9,085
46	5,437	6,138	6,840	7,648	8,200	8,429	8,980	9,379	9,687	9,993
47	5,981	6,753	7,524	8,412	9,020	9,271	9,878	10,317	10,655	10,993
48	6,461	7,294	8,125	9,085	9,742	10,013	10,668	11,142	11,507	11,873
49	6,977	7,877	8,776	9,812	10,521	10,815	11,522	12,034	12,428	12,823
50	7,535	8,507	9,478	10,596	11,362	11,680	12,443	12,997	13,423	13,848
51	8,063	9,103	10,141	11,339	12,158	12,497	13,314	13,906	14,362	14,817
52	8,627	9,740	10,851	12,132	13,010	13,372	14,246	14,879	15,367	15,854
53	9,231	10,421	11,611	12,981	13,919	14,308	15,243	15,921	16,443	16,965
54	9,877	11,151	12,424	13,890	14,894	15,309	16,310	17,036	17,594	18,152
55	10,470	11,819	13,169	14,723	15,788	16,229	17,288	18,058	18,650	19,241
56	11,098	12,528	13,959	15,607	16,735	17,202	18,327	19,141	19,769	20,396
57	11,763	13,281	14,797	16,542	17,739	18,235	19,425	20,289	20,954	21,620
58	12,470	14,077	15,685	17,536	18,803	19,328	20,591	21,507	22,211	22,917
59	13,218	14,922	16,626	18,587	19,931	20,487	21,826	22,796	23,545	24,291
60	14,011	15,817	17,623	19,702	21,128	21,717	23,136	24,165	24,957	25,749
61	14,851	16,767	18,681	20,885	22,395	23,019	24,524	25,614	26,454	27,295
62	15,742	17,772	19,802	22,138	23,739	24,401	25,995	27,152	28,042	28,932
63	16,688	18,839	20,990	23,467	25,164	25,866	27,555	28,780	29,724	30,668
64	17,688	19,969	22,249	24,874	26,673	27,417	29,209	30,508	31,507	32,508
65	18,750	21,167	23,583	26,367	28,274	29,062	30,962	32,338	33,399	34,458
66	19,875	22,437	24,998	27,949	29,970	30,806	32,819	34,278	35,402	36,526
67	21,068	23,783	26,499	29,626	31,768	32,654	34,789	36,335	37,526	38,717
68	22,332	25,210	28,089	31,403	33,675	34,614	36,876	38,515	39,778	41,040
69	23,671	26,722	29,774	33,288	35,695	36,691	39,089	40,826	42,165	43,503
70	25,092	28,326	31,560	35,284	37,837	38,892	41,433	43,275	44,694	46,113
71	26,346	29,742	33,138	37,050	39,728	40,836	43,505	45,439	46,929	48,419
72	27,664	31,230	34,796	38,902	41,715	42,879	45,680	47,711	49,276	50,840
73	28,770	32,478	36,187	40,457	43,384	44,593	47,508	49,619	51,246	52,873
74	29,921	33,778	37,635	42,076	45,118	46,378	49,408	51,605	53,296	54,988
75	31,118	35,129	39,141	43,759	46,924	48,233	51,384	53,669	55,428	57,188
76	32,363	36,534	40,705	45,509	48,800	50,162	53,440	55,815	57,645	59,476
77	33,657	37,995	42,334	47,330	50,753	52,168	55,577	58,048	59,951	61,854
78	35,004	39,515	44,027	49,223	52,783	54,255	57,800	60,370	62,349	64,329
79	36,403	41,096	45,789	51,192	54,894	56,425	60,113	62,784	64,843	66,901
80	37,859	42,740	47,620	53,239	57,090	58,681	62,516	65,296	67,437	69,578
81	39,373	44,449	49,525	55,369	59,373	61,030	65,018	67,908	70,134	72,361
82	40,948	46,228	51,506	57,584	61,748	63,470	67,619	70,624	72,939	75,256
83	42,586	48,077	53,566	59,887	64,218	66,009	70,323	73,449	75,857	78,266
84	44,290	49,999	55,709	62,283	66,787	68,650	73,136	76,387	78,891	81,396
85 Onwards	46,061	51,999	57,937	64,774	69,458	71,396	76,062	79,442	82,048	84,652

Sum Insured	5,50,000	6,00,000	6,50,000	7,00,000	7,50,000	8,00,000	8,50,000	9,00,000	9,50,000	10,00,000
Age / Coverage	Individual	Individual	Individual	Individual	Individual	Individual	Individual	Individual	Individual	Individual
0=<=17	5,928	6,274	6,632	6,990	7,357	7,406	7,454	7,502	7,547	7,587
18	6,221	6,583	6,960	7,335	7,720	7,771	7,822	7,873	7,919	7,961
19	6,373	6,744	7,128	7,514	7,908	7,960	8,012	8,065	8,113	8,155
20	6,525	6,904	7,298	7,692	8,096	8,150	8,203	8,258	8,306	8,350
21	6,676	7,065	7,468	7,872	8,285	8,339	8,395	8,449	8,498	8,543
22	6,796	7,191	7,602	8,012	8,432	8,488	8,544	8,600	8,651	8,695
23	6,947	7,350	7,770	8,190	8,620	8,677	8,733	8,791	8,843	8,889
24	7,063	7,474	7,901	8,327	8,765	8,823	8,881	8,939	8,992	9,039
25	7,179	7,596	8,030	8,463	8,908	8,967	9,026	9,085	9,138	9,186
26	7,298	7,723	8,163	8,605	9,057	9,116	9,176	9,236	9,290	9,339
27	7,417	7,849	8,298	8,745	9,204	9,265	9,327	9,387	9,442	9,492
28	7,427	7,859	8,308	8,757	9,216	9,277	9,339	9,399	9,454	9,504
29	7,507	7,945	8,398	8,851	9,316	9,377	9,439	9,501	9,557	9,608
30	7,625	8,069	8,529	8,989	9,461	9,524	9,586	9,649	9,707	9,757
31	7,679	8,127	8,590	9,054	9,530	9,592	9,656	9,718	9,776	9,827
32	7,696	8,143	8,608	9,073	9,550	9,612	9,676	9,739	9,796	9,848
33	7,750	8,201	8,669	9,138	9,617	9,681	9,744	9,808	9,866	9,918
34	7,805	8,259	8,731	9,202	9,685	9,749	9,813	9,877	9,936	9,988
35	7,860	8,317	8,791	9,267	9,753	9,816	9,881	9,946	10,004	10,057
36	8,017	8,483	8,967	9,452	9,947	10,013	10,080	10,144	10,205	10,259
37	8,177	8,653	9,146	9,641	10,147	10,214	10,280	10,347	10,409	10,463
38	8,423	8,913	9,421	9,930	10,451	10,520	10,589	10,658	10,721	10,777
39	8,675	9,179	9,703	10,227	10,764	10,836	10,907	10,978	11,042	11,100
40	8,935	9,455	9,995	10,534	11,087	11,160	11,234	11,307	11,374	11,434
41	9,203	9,739	10,294	10,850	11,420	11,496	11,571	11,647	11,715	11,776
42	9,479	10,031	10,603	11,176	11,762	11,840	11,918	11,996	12,067	12,130
43	9,763	10,332	10,921	11,511	12,115	12,195	12,276	12,356	12,429	12,494
44	10,057	10,641	11,249	11,857	12,479	12,561	12,644	12,726	12,802	12,869
45	10,358	10,961	11,586	12,212	12,854	12,939	13,024	13,109	13,185	13,255
46	11,394	12,057	12,745	13,433	14,139	14,232	14,325	14,420	14,505	14,580
47	12,534	13,263	14,020	14,777	15,552	15,655	15,758	15,860	15,955	16,039
48	13,536	14,324	15,142	15,958	16,796	16,908	17,019	17,130	17,230	17,321
49	14,619	15,470	16,352	17,235	18,140	18,261	18,380	18,500	18,610	18,708
50	15,788	16,708	17,661	18,615	19,592	19,721	19,851	19,980	20,098	20,204
51	16,894	17,877	18,897	19,917	20,963	21,102	21,240	21,379	21,504	21,618
52	18,076	19,128	20,219	21,312	22,431	22,579	22,727	22,875	23,010	23,132
53	19,341	20,467	21,635	22,804	24,001	24,159	24,317	24,477	24,621	24,751
54	20,696	21,900	23,149	24,400	25,680	25,850	26,020	26,190	26,345	26,483
55	21,937	23,213	24,538	25,863	27,221	27,402	27,581	27,762	27,925	28,072
56	23,254	24,607	26,011	27,416	28,855	29,046	29,237	29,427	29,600	29,756
57	24,649	26,083	27,572	29,061	30,586	30,789	30,990	31,192	31,376	31,541
58	26,128	27,647	29,226	30,804	32,422	32,635	32,850	33,065	33,259	33,434
59	27,696	29,306	30,980	32,652	34,366	34,594	34,821	35,048	35,255	35,440
60	29,357	31,065	32,838	34,612	36,429	36,670	36,910	37,151	37,369	37,566
61	31,119	32,929	34,809	36,689	38,614	38,869	39,125	39,380	39,613	39,821
62	32,986	34,904	36,897	38,889	40,931	41,202	41,472	41,743	41,989	42,210
63	34,965	36,999	39,111	41,223	43,387	43,674	43,961	44,248	44,508	44,743
64	37,063	39,218	41,457	43,697	45,991	46,294	46,598	46,903	47,179	47,428
65	39,287	41,571	43,944	46,319	48,749	49,071	49,394	49,717	50,010	50,273
66	41,645	44,066	46,582	49,097	51,675	52,016	52,358	52,699	53,010	53,290
67	44,143	46,710	49,377	52,043	54,776	55,137	55,499	55,861	56,190	56,487
68	46,792	49,513	52,339	55,165	58,062	58,445	58,829	59,214	59,562	59,876
69	49,599	52,484	55,480	58,475	61,545	61,952	62,359	62,765	63,136	63,469
70	52,575	55,632	58,808	61,984	65,237	65,669	66,100	66,532	66,924	67,277
71	55,203	58,415	61,748	65,083	68,500	68,952	69,405	69,858	70,270	70,641
72	57,964	61,335	64,836	68,337	71,925	72,400	72,876	73,351	73,783	74,172
73	60,281	63,788	67,430	71,070	74,801	75,296	75,790	76,286	76,734	77,139
74	62,693	66,340	70,126	73,914	77,794	78,308	78,823	79,336	79,805	80,225
75	65,201	68,993	72,932	76,870	80,906	81,440	81,976	82,510	82,996	83,434
76	67,809	71,753	75,849	79,945	84,142	84,698	85,254	85,811	86,316	86,771
77	70,522	74,623	78,883	83,143	87,508	88,086	88,664	89,243	89,769	90,242
78	73,342	77,609	82,038	86,468	91,008	91,609	92,211	92,813	93,359	93,851
79	76,276	80,713	85,320	89,927	94,648	95,274	95,900	96,525	97,094	97,606
80	79,327	83,942	88,732	93,524	98,434	99,085	99,736	1,00,386	1,00,977	1,01,511
81	82,500	87,299	92,282	97,265	1,02,371	1,03,048	1,03,724	1,04,402	1,05,016	1,05,571
82	85,800	90,790	95,973	1,01,156	1,06,467	1,07,170	1,07,874	1,08,578	1,09,217	1,09,793
83	89,232	94,422	99,813	1,05,202	1,10,725	1,11,457	1,12,189	1,12,921	1,13,587	1,14,185
84	92,801	98,200	1,03,805	1,09,410	1,15,154	1,15,915	1,16,676	1,17,437	1,18,130	1,18,753
85 Onwards	96,513	1,02,127	1,07,957	1,13,786	1,19,761	1,20,552	1,21,343	1,22,135	1,22,855	1,23,502

Discounts	Percentage
Kotak Group Employees	5.00%
Online Policy Issuance	2.50%
Family Discount (Not applicable for Floater Policies)	2 eligible members - 2.50% More than 2 members - 5.00%

**Kotak Mahindra General Insurance Company Ltd.**

CIN: U66000MH2014PLC260291. **Registered Office:** 27 BKC, C 27, G Block, Bandra Kurla Complex, Bandra East, Mumbai – 400051. Maharashtra, India.  
**Office:** 8th Floor, Zone IV, Kotak Infiniti, Bldg. 21, Infinity IT Park, Off WEH, Gen. AK Vaidya Marg, Dindoshi, Malad (E), Mumbai – 400097. India  
 Toll Free: 1800 266 4545 Email: care@kotak.com Website: www.kotakgeneralinsurance.com IRDAI Reg. No. 152.

Cross Sell Discount (Applicable if the policyholder has one live policy)	10.00%
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Loadings	Percentage		
		Quarterly Premium -	Semi Annual Premium -
Instalment facility	Monthly Premium - 4.0%	3.0%	2.0%

Cancellation / Term	Description
Refund for cancellation of policies	a) The Insured may cancel this Policy by giving 15 days' written notice, and in such an event, the Company shall refund premium on short term rates for the unexpired Policy Period as per the rates detailed below.
	Refund %
	Refund of Premium (basis Policy Period)
	Timing of Cancellation
	1 Yr
	Up to 30 days
	31 to 90 days
	3 to 6 months
	6 to 12 months
	75.00%
	50.00%
	25.00%
	0.00%
	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.
	b) The Company may cancel the Policy at any time on grounds of mis-representation, 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 mis-representation, non-disclosure of material facts or fraud.

Mid term inclusion Endorsement premium grid:	
For a member to be included in the policy	
Month of Inclusion	1 year
1	100%
2	100%
3	100%
4	100%
5	100%
6	100%
7	75%
8	75%
9	75%
10	50%
11	50%
12	25%

Floater Combination	Age Band				
	18-30	31-40	41-60	61_and_above	
1A + 1C	25.00%	20.00%	15.00%	10.00%	10.00%
1A + 2C	35.00%	32.00%	25.00%	10.00%	10.00%
1A + 3C	40.00%	37.00%	30.00%	15.00%	15.00%
2A	15.00%	15.00%	15.00%	11.00%	11.00%
2A + 1C	35.00%	30.00%	25.00%	17.50%	17.50%
2A + 2C	42.50%	37.50%	32.50%	22.50%	22.50%
2A + 3C	47.00%	42.00%	37.00%	27.50%	27.50%

Note - To calculate the Floater premium, the sum of individual premium for each of the insured shall be calculated, a further discount shall be applied basis the age last birthday (completed age in years) of the eldest insured member as mentioned in the grid above.