

Arogya Sanjeevani Policy, Kotak Mahindra General Insurance Company Ltd.

Premium rates in INR are provided below (exclusive of any taxes):

| 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 | 2,398 | 2,707 | 3,016 | 3,372 | 3,616 | 3,717 | 3,960 | 4,136 | 4,271 | 4,407 |
| 18 | 2,516 | 2,841 | 3,165 | 3,539 | 3,794 | 3,900 | 4,155 | 4,340 | 4,482 | 4,624 |
| 19 | 2,578 | 2,910 | 3,242 | 3,625 | 3,887 | 3,995 | 4,256 | 4,446 | 4,591 | 4,737 |
| 20 | 2,639 | 2,979 | 3,319 | 3,711 | 3,979 | 4,090 | 4,358 | 4,552 | 4,701 | 4,850 |
| 21 | 2,700 | 3,048 | 3,397 | 3,797 | 4,072 | 4,186 | 4,459 | 4,657 | 4,810 | 4,963 |
| 22 | 2,748 | 3,103 | 3,457 | 3,865 | 4,145 | 4,260 | 4,539 | 4,740 | 4,896 | 5,051 |
| 23 | 2,810 | 3,172 | 3,534 | 3,951 | 4,237 | 4,355 | 4,639 | 4,846 | 5,005 | 5,163 |
| 24 | 2,857 | 3,225 | 3,593 | 4,017 | 4,308 | 4,428 | 4,717 | 4,927 | 5,089 | 5,250 |
| 25 | 2,903 | 3,278 | 3,652 | 4,083 | 4,378 | 4,500 | 4,794 | 5,007 | 5,172 | 5,336 |
| 26 | 2,952 | 3,332 | 3,713 | 4,151 | 4,451 | 4,575 | 4,874 | 5,091 | 5,258 | 5,425 |
| 27 | 3,000 | 3,387 | 3,774 | 4,219 | 4,524 | 4,650 | 4,954 | 5,174 | 5,344 | 5,514 |
| 28 | 3,004 | 3,391 | 3,778 | 4,224 | 4,530 | 4,656 | 4,960 | 5,181 | 5,351 | 5,521 |
| 29 | 3,037 | 3,428 | 3,819 | 4,270 | 4,579 | 4,707 | 5,014 | 5,237 | 5,409 | 5,581 |
| 30 | 3,084 | 3,482 | 3,879 | 4,337 | 4,650 | 4,780 | 5,093 | 5,319 | 5,493 | 5,668 |
| 31 | 3,106 | 3,507 | 3,907 | 4,368 | 4,684 | 4,814 | 5,129 | 5,357 | 5,533 | 5,708 |
| 32 | 3,113 | 3,514 | 3,915 | 4,377 | 4,694 | 4,825 | 5,140 | 5,368 | 5,544 | 5,720 |
| 33 | 3,135 | 3,539 | 3,943 | 4,408 | 4,727 | 4,859 | 5,176 | 5,406 | 5,584 | 5,761 |
| 34 | 3,157 | 3,564 | 3,971 | 4,439 | 4,760 | 4,893 | 5,213 | 5,444 | 5,623 | 5,801 |
| 35 | 3,179 | 3,589 | 3,998 | 4,470 | 4,793 | 4,927 | 5,249 | 5,482 | 5,662 | 5,842 |
| 36 | 3,242 | 3,660 | 4,078 | 4,560 | 4,889 | 5,026 | 5,354 | 5,592 | 5,775 | 5,959 |
| 37 | 3,307 | 3,734 | 4,160 | 4,651 | 4,987 | 5,126 | 5,461 | 5,704 | 5,891 | 6,078 |
| 38 | 3,406 | 3,846 | 4,285 | 4,790 | 5,137 | 5,280 | 5,625 | 5,875 | 6,068 | 6,260 |
| 39 | 3,509 | 3,961 | 4,413 | 4,934 | 5,291 | 5,438 | 5,794 | 6,051 | 6,250 | 6,448 |
| 40 | 3,614 | 4,080 | 4,546 | 5,082 | 5,450 | 5,602 | 5,968 | 6,233 | 6,437 | 6,642 |
| 41 | 3,722 | 4,202 | 4,682 | 5,234 | 5,613 | 5,770 | 6,147 | 6,420 | 6,630 | 6,841 |
| 42 | 3,834 | 4,328 | 4,822 | 5,392 | 5,781 | 5,943 | 6,331 | 6,612 | 6,829 | 7,046 |
| 43 | 3,949 | 4,458 | 4,967 | 5,553 | 5,955 | 6,121 | 6,521 | 6,811 | 7,034 | 7,257 |
| 44 | 4,067 | 4,592 | 5,116 | 5,720 | 6,133 | 6,305 | 6,717 | 7,015 | 7,245 | 7,475 |
| 45 | 4,189 | 4,730 | 5,270 | 5,891 | 6,317 | 6,494 | 6,918 | 7,226 | 7,462 | 7,699 |
| 46 | 4,608 | 5,202 | 5,797 | 6,481 | 6,949 | 7,143 | 7,610 | 7,948 | 8,209 | 8,469 |
| 47 | 5,069 | 5,723 | 6,376 | 7,129 | 7,644 | 7,857 | 8,371 | 8,743 | 9,030 | 9,316 |
| 48 | 5,475 | 6,181 | 6,886 | 7,699 | 8,256 | 8,486 | 9,041 | 9,442 | 9,752 | 10,062 |
| 49 | 5,913 | 6,675 | 7,437 | 8,315 | 8,916 | 9,165 | 9,764 | 10,198 | 10,532 | 10,867 |
| 50 | 6,386 | 7,209 | 8,032 | 8,980 | 9,629 | 9,898 | 10,545 | 11,014 | 11,375 | 11,736 |
| 51 | 6,833 | 7,714 | 8,594 | 9,609 | 10,303 | 10,591 | 11,283 | 11,785 | 12,171 | 12,557 |
| 52 | 7,311 | 8,254 | 9,196 | 10,281 | 11,025 | 11,332 | 12,073 | 12,609 | 13,023 | 13,436 |
| 53 | 7,823 | 8,831 | 9,840 | 11,001 | 11,796 | 12,125 | 12,918 | 13,492 | 13,935 | 14,377 |
| 54 | 8,370 | 9,450 | 10,529 | 11,771 | 12,622 | 12,974 | 13,822 | 14,437 | 14,910 | 15,383 |
| 55 | 8,873 | 10,016 | 11,160 | 12,477 | 13,380 | 13,753 | 14,651 | 15,303 | 15,805 | 16,306 |
| 56 | 9,405 | 10,617 | 11,830 | 13,226 | 14,182 | 14,578 | 15,531 | 16,221 | 16,753 | 17,285 |
| 57 | 9,969 | 11,255 | 12,540 | 14,019 | 15,033 | 15,453 | 16,462 | 17,194 | 17,758 | 18,322 |
| 58 | 10,568 | 11,930 | 13,292 | 14,861 | 15,935 | 16,380 | 17,450 | 18,226 | 18,823 | 19,421 |
| 59 | 11,202 | 12,646 | 14,090 | 15,752 | 16,891 | 17,362 | 18,497 | 19,319 | 19,953 | 20,586 |
| 60 | 11,874 | 13,404 | 14,935 | 16,697 | 17,905 | 18,404 | 19,607 | 20,479 | 21,150 | 21,821 |
| 61 | 12,586 | 14,209 | 15,831 | 17,699 | 18,979 | 19,508 | 20,783 | 21,707 | 22,419 | 23,131 |
| 62 | 13,341 | 15,061 | 16,781 | 18,761 | 20,118 | 20,679 | 22,030 | 23,010 | 23,764 | 24,519 |
| 63 | 14,142 | 15,965 | 17,788 | 19,887 | 21,325 | 21,920 | 23,352 | 24,390 | 25,190 | 25,990 |
| 64 | 14,990 | 16,923 | 18,855 | 21,080 | 22,604 | 23,235 | 24,753 | 25,854 | 26,701 | 27,549 |
| 65 | 15,890 | 17,938 | 19,986 | 22,345 | 23,961 | 24,629 | 26,239 | 27,405 | 28,304 | 29,202 |
| 66 | 16,843 | 19,014 | 21,185 | 23,686 | 25,398 | 26,107 | 27,813 | 29,049 | 30,002 | 30,954 |
| 67 | 17,854 | 20,155 | 22,457 | 25,107 | 26,922 | 27,673 | 29,482 | 30,792 | 31,802 | 32,811 |
| 68 | 18,925 | 21,364 | 23,804 | 26,613 | 28,538 | 29,334 | 31,251 | 32,640 | 33,710 | 34,780 |
| 69 | 20,060 | 22,646 | 25,232 | 28,210 | 30,250 | 31,094 | 33,126 | 34,598 | 35,733 | 36,867 |
| 70 | 21,264 | 24,005 | 26,746 | 29,902 | 32,065 | 32,959 | 35,113 | 36,674 | 37,876 | 39,079 |
| 71 | 22,527 | 25,205 | 28,083 | 31,398 | 33,668 | 34,607 | 36,869 | 38,508 | 39,770 | 41,033 |
| 72 | 23,844 | 26,466 | 29,488 | 32,968 | 35,352 | 36,338 | 38,712 | 40,433 | 41,759 | 43,085 |
| 73 | 24,381 | 27,524 | 30,667 | 34,286 | 36,766 | 37,791 | 40,261 | 42,050 | 43,429 | 44,808 |
| 74 | 25,357 | 28,625 | 31,894 | 35,658 | 38,236 | 39,303 | 41,871 | 43,733 | 45,166 | 46,600 |
| 75 | 26,371 | 29,770 | 33,170 | 37,084 | 39,766 | 40,875 | 43,546 | 45,482 | 46,973 | 48,464 |
| 76 | 27,426 | 30,961 | 34,496 | 38,567 | 41,356 | 42,510 | 45,288 | 47,301 | 48,852 | 50,403 |
| 77 | 28,523 | 32,199 | 35,876 | 40,110 | 43,011 | 44,210 | 47,099 | 49,193 | 50,806 | 52,419 |
| 78 | 29,664 | 33,487 | 37,311 | 41,714 | 44,731 | 45,979 | 48,983 | 51,161 | 52,838 | 54,516 |
| 79 | 30,850 | 34,827 | 38,804 | 43,383 | 46,520 | 47,818 | 50,943 | 53,207 | 54,952 | 56,696 |
| 80 | 32,084 | 36,220 | 40,356 | 45,118 | 48,381 | 49,730 | 52,980 | 55,336 | 57,150 | 58,964 |
| 81 | 33,367 | 37,669 | 41,970 | 46,923 | 50,316 | 51,720 | 55,100 | 57,549 | 59,436 | 61,323 |
| 82 | 34,702 | 39,176 | 43,649 | 48,800 | 52,329 | 53,788 | 57,304 | 59,851 | 61,813 | 63,776 |
| 83 | 36,090 | 40,743 | 45,395 | 50,752 | 54,422 | 55,940 | 59,596 | 62,245 | 64,286 | 66,327 |
| 84 | 37,534 | 42,372 | 47,211 | 52,782 | 56,599 | 58,178 | 61,980 | 64,735 | 66,857 | 68,980 |
| 85 Onwards | 39,035 | 44,067 | 49,099 | 54,893 | 58,863 | 60,505 | 64,459 | 67,324 | 69,532 | 71,739 |

| 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 | 5,024 | 5,317 | 5,620 | 5,924 | 6,235 | 6,276 | 6,317 | 6,358 | 6,396 | 6,430 |
| 18 | 5,272 | 5,579 | 5,898 | 6,216 | 6,542 | 6,586 | 6,629 | 6,672 | 6,711 | 6,747 |
| 19 | 5,401 | 5,715 | 6,041 | 6,368 | 6,702 | 6,746 | 6,790 | 6,835 | 6,875 | 6,911 |
| 20 | 5,530 | 5,851 | 6,185 | 6,519 | 6,861 | 6,907 | 6,952 | 6,998 | 7,039 | 7,076 |
| 21 | 5,658 | 5,987 | 6,329 | 6,671 | 7,021 | 7,067 | 7,114 | 7,160 | 7,202 | 7,240 |
| 22 | 5,759 | 6,094 | 6,442 | 6,790 | 7,146 | 7,193 | 7,241 | 7,288 | 7,331 | 7,369 |
| 23 | 5,887 | 6,229 | 6,585 | 6,941 | 7,305 | 7,353 | 7,401 | 7,450 | 7,494 | 7,533 |
| 24 | 5,986 | 6,334 | 6,696 | 7,057 | 7,428 | 7,477 | 7,526 | 7,575 | 7,620 | 7,660 |
| 25 | 6,084 | 6,437 | 6,805 | 7,172 | 7,549 | 7,599 | 7,649 | 7,699 | 7,744 | 7,785 |
| 26 | 6,185 | 6,545 | 6,918 | 7,292 | 7,675 | 7,725 | 7,776 | 7,827 | 7,873 | 7,914 |
| 27 | 6,286 | 6,652 | 7,032 | 7,411 | 7,800 | 7,852 | 7,904 | 7,955 | 8,002 | 8,044 |
| 28 | 6,294 | 6,660 | 7,041 | 7,421 | 7,810 | 7,862 | 7,914 | 7,965 | 8,012 | 8,054 |
| 29 | 6,362 | 6,733 | 7,117 | 7,501 | 7,895 | 7,947 | 7,999 | 8,052 | 8,099 | 8,142 |
| 30 | 6,462 | 6,838 | 7,228 | 7,618 | 8,018 | 8,071 | 8,124 | 8,177 | 8,226 | 8,269 |
| 31 | 6,508 | 6,887 | 7,280 | 7,673 | 8,076 | 8,129 | 8,183 | 8,236 | 8,285 | 8,328 |
| 32 | 6,522 | 6,901 | 7,295 | 7,689 | 8,093 | 8,146 | 8,200 | 8,253 | 8,302 | 8,346 |
| 33 | 6,568 | 6,950 | 7,347 | 7,744 | 8,150 | 8,204 | 8,258 | 8,312 | 8,361 | 8,405 |
| 34 | 6,614 | 6,999 | 7,399 | 7,798 | 8,208 | 8,262 | 8,316 | 8,370 | 8,420 | 8,464 |
| 35 | 6,661 | 7,048 | 7,450 | 7,853 | 8,265 | 8,319 | 8,374 | 8,429 | 8,478 | 8,523 |
| 36 | 6,794 | 7,189 | 7,599 | 8,010 | 8,430 | 8,486 | 8,542 | 8,597 | 8,648 | 8,694 |
| 37 | 6,930 | 7,333 | 7,751 | 8,170 | 8,599 | 8,656 | 8,712 | 8,769 | 8,821 | 8,867 |
| 38 | 7,138 | 7,553 | 7,984 | 8,415 | 8,857 | 8,915 | 8,974 | 9,032 | 9,086 | 9,133 |
| 39 | 7,352 | 7,779 | 8,223 | 8,667 | 9,122 | 9,183 | 9,243 | 9,303 | 9,358 | 9,407 |
| 40 | 7,572 | 8,013 | 8,470 | 8,927 | 9,396 | 9,458 | 9,520 | 9,582 | 9,639 | 9,690 |
| 41 | 7,799 | 8,253 | 8,724 | 9,195 | 9,678 | 9,742 | 9,806 | 9,870 | 9,928 | 9,980 |
| 42 | 8,033 | 8,501 | 8,986 | 9,471 | 9,968 | 10,034 | 10,100 | 10,166 | 10,226 | 10,280 |
| 43 | 8,274 | 8,756 | 9,255 | 9,755 | 10,267 | 10,335 | 10,403 | 10,471 | 10,533 | 10,588 |
| 44 | 8,523 | 9,018 | 9,533 | 10,048 | 10,575 | 10,645 | 10,715 | 10,785 | 10,849 | 10,906 |
| 45 | 8,778 | 9,289 | 9,819 | 10,349 | 10,893 | 10,965 | 11,037 | 11,109 | 11,174 | 11,233 |
| 46 | 9,656 | 10,218 | 10,801 | 11,384 | 11,982 | 12,061 | 12,140 | 12,220 | 12,292 | 12,356 |
| 47 | 10,622 | 11,240 | 11,881 | 12,523 | 13,180 | 13,267 | 13,354 | 13,441 | 13,521 | 13,592 |
| 48 | 11,471 | 12,139 | 12,832 | 13,524 | 14,234 | 14,329 | 14,423 | 14,517 | 14,602 | 14,679 |
| 49 | 12,389 | 13,110 | 13,858 | 14,606 | 15,373 | 15,475 | 15,576 | 15,678 | 15,771 | 15,854 |
| 50 | 13,380 | 14,159 | 14,967 | 15,775 | 16,603 | 16,713 | 16,823 | 16,932 | 17,032 | 17,122 |
| 51 | 14,317 | 15,150 | 16,014 | 16,879 | 17,765 | 17,883 | 18,000 | 18,118 | 18,224 | 18,320 |
| 52 | 15,319 | 16,210 | 17,135 | 18,061 | 19,009 | 19,135 | 19,260 | 19,386 | 19,500 | 19,603 |
| 53 | 16,391 | 17,345 | 18,335 | 19,325 | 20,340 | 20,474 | 20,608 | 20,743 | 20,865 | 20,975 |
| 54 | 17,539 | 18,559 | 19,618 | 20,678 | 21,763 | 21,907 | 22,051 | 22,195 | 22,326 | 22,443 |
| 55 | 18,591 | 19,672 | 20,795 | 21,918 | 23,069 | 23,222 | 23,374 | 23,527 | 23,665 | 23,790 |
| 56 | 19,707 | 20,853 | 22,043 | 23,234 | 24,453 | 24,615 | 24,777 | 24,938 | 25,085 | 25,217 |
| 57 | 20,889 | 22,104 | 23,366 | 24,628 | 25,920 | 26,092 | 26,263 | 26,434 | 26,590 | 26,730 |
| 58 | 22,142 | 23,430 | 24,768 | 26,105 | 27,476 | 27,657 | 27,839 | 28,021 | 28,186 | 28,334 |
| 59 | 23,471 | 24,836 | 26,254 | 27,671 | 29,124 | 29,317 | 29,509 | 29,702 | 29,877 | 30,034 |
| 60 | 24,879 | 26,326 | 27,829 | 29,332 | 30,872 | 31,076 | 31,280 | 31,484 | 31,669 | 31,836 |
| 61 | 26,372 | 27,906 | 29,499 | 31,092 | 32,724 | 32,940 | 33,157 | 33,373 | 33,570 | 33,747 |
| 62 | 27,954 | 29,580 | 31,269 | 32,957 | 34,687 | 34,917 | 35,146 | 35,375 | 35,584 | 35,771 |
| 63 | 29,631 | 31,355 | 33,145 | 34,935 | 36,769 | 37,012 | 37,255 | 37,498 | 37,719 | 37,918 |
| 64 | 31,409 | 33,236 | 35,133 | 37,031 | 38,975 | 39,232 | 39,490 | 39,748 | 39,982 | 40,193 |
| 65 | 33,294 | 35,230 | 37,241 | 39,253 | 41,313 | 41,586 | 41,859 | 42,133 | 42,381 | 42,604 |
| 66 | 35,292 | 37,344 | 39,476 | 41,608 | 43,792 | 44,081 | 44,371 | 44,660 | 44,924 | 45,161 |
| 67 | 37,409 | 39,585 | 41,845 | 44,104 | 46,420 | 46,726 | 47,033 | 47,340 | 47,619 | 47,870 |
| 68 | 39,654 | 41,960 | 44,355 | 46,750 | 49,205 | 49,530 | 49,855 | 50,181 | 50,476 | 50,742 |
| 69 | 42,033 | 44,478 | 47,017 | 49,555 | 52,157 | 52,502 | 52,847 | 53,191 | 53,505 | 53,787 |
| 70 | 44,555 | 47,146 | 49,837 | 52,529 | 55,286 | 55,652 | 56,017 | 56,383 | 56,715 | 57,014 |
| 71 | 46,782 | 49,504 | 52,329 | 55,155 | 58,051 | 58,434 | 58,818 | 59,202 | 59,551 | 59,865 |
| 72 | 49,122 | 51,979 | 54,946 | 57,913 | 60,953 | 61,356 | 61,759 | 62,162 | 62,528 | 62,858 |
| 73 | 51,086 | 54,058 | 57,144 | 60,229 | 63,391 | 63,810 | 64,229 | 64,649 | 65,029 | 65,372 |
| 74 | 53,130 | 56,220 | 59,429 | 62,639 | 65,927 | 66,363 | 66,799 | 67,234 | 67,631 | 67,987 |
| 75 | 55,255 | 58,469 | 61,807 | 65,144 | 68,564 | 69,017 | 69,471 | 69,924 | 70,336 | 70,707 |
| 76 | 57,465 | 60,808 | 64,279 | 67,750 | 71,307 | 71,778 | 72,249 | 72,721 | 73,149 | 73,535 |
| 77 | 59,764 | 63,240 | 66,850 | 70,460 | 74,159 | 74,649 | 75,139 | 75,630 | 76,075 | 76,476 |
| 78 | 62,154 | 65,770 | 69,524 | 73,278 | 77,125 | 77,635 | 78,145 | 78,655 | 79,118 | 79,535 |
| 79 | 64,641 | 68,401 | 72,305 | 76,209 | 80,210 | 80,741 | 81,271 | 81,801 | 82,283 | 82,717 |
| 80 | 67,226 | 71,137 | 75,197 | 79,258 | 83,419 | 83,970 | 84,521 | 85,073 | 85,574 | 86,026 |
| 81 | 69,915 | 73,982 | 78,205 | 82,428 | 86,755 | 87,329 | 87,902 | 88,476 | 88,997 | 89,467 |
| 82 | 72,712 | 76,941 | 81,333 | 85,725 | 90,226 | 90,822 | 91,419 | 92,015 | 92,557 | 93,045 |
| 83 | 75,620 | 80,019 | 84,587 | 89,154 | 93,835 | 94,455 | 95,075 | 95,696 | 96,260 | 96,767 |
| 84 | 78,645 | 83,220 | 87,970 | 92,720 | 97,588 | 98,233 | 98,878 | 99,523 | 1,00,110 | 1,00,638 |
| 85 Onwards | 81,791 | 86,548 | 91,489 | 96,429 | 1,01,492 | 1,02,163 | 1,02,833 | 1,03,504 | 1,04,114 | 1,04,663 |

| 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.

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|---|--------|
| Cross Sell Discount (Applicable if the policyholder has one live policy) | 10.00% |
|---|--------|

| Loadings | Percentage | |
|---------------------|------------------------|-----------------------|
| | Quarterly Premium - | Semi Annual Premium - |
| Instalment facility | Monthly Premium - 4.0% | 3.0% |

| 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% |
| 1A + 2C | 35.00% | 32.00% | 25.00% | 10.00% |
| 1A + 3C | 40.00% | 37.00% | 30.00% | 15.00% |
| 2A | 15.00% | 15.00% | 15.00% | 11.00% |
| 2A + 1C | 35.00% | 30.00% | 25.00% | 17.50% |
| 2A + 2C | 42.50% | 37.50% | 32.50% | 22.50% |
| 2A + 3C | 47.00% | 42.00% | 37.00% | 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.