

**Kotak Health Care - Annexure to Prospectus**  
**Plan Name: Excel**

**Plan Details**

<b>Eligibility: Minimum Entry Age</b>	Minimum : 5 Years (91 days to 5 years can b if any of the Parent is also covered in the sar
<b>Maximum Entry Age</b>	Maximum Entry Age 65 years
<b>Exit Age</b>	No Exit Age
<b>Mandatory Medical check-up</b>	Every Individual member greater than 18 years
<b>Waiting Period for Pre-existing Illness</b>	4 years
<b>Individual /Floater</b>	Both Applicable
<b>Annual Sum Insured available</b>	INR 10 lac/ 15 lac/ 20 lac/ 25 lac/ 50 Lac/ 75 Lac/ 100 Lac
<b>Policy Tenure</b>	1 Year / 2 Years / 3 Years
<b>Optional Extensions (HC1, HC2... HC12)</b>	Option 1 (HC1) / Option 2 (HC2)/ Option 3 (HC3)/ Option 4 (HC4)/ Option 5 (HC5)/ Option 6 (HC6)/ Option 7 (HC7)/ Option 8 (HC8)/ Option 9 (HC9)/ Option 10 (HC10)/ Option 11 (HC11)
<b>Value Added Services</b>	One free health check up for each insured person that is above 18 years of Age for the specified tests

**Rate Chart**

All Premium Exclusive of ST & cess  
 All amounts in rupees

Optional Extensions	Extensions	Policy SI	Add on SI	Applicability
Optional Extension HC1	Hospital Daily Cash	All	INR 500 per day for a maximum of 10 days (Minimum 3 days of Hospitalisation)	Per Member
Optional Extension HC2	Convalescence Benefit	All	Rs.10,000 (minimum hospitalisation of 10 days)	Per Member
Optional Extension HC4	Donor Expenses	All	Upto of Annual Sum Insured	Per Member
Optional Extension HC6	Critical Illness Cover	All	Sum Insured - 5 lacs	Per Member
Optional Extension HC11	Double Sum Insured for Hospitalization due to Accident	All	Annual Sum Insured	Per Member for Individual Sum Insured and Per Policy for Floater Sum Insured
Optional Extension HC3	Domiciliary Hospitalization	All	Upto of Annual Sum Insured	Per Member
Optional Extension HC5	Alternative Treatment	All	INR 50000	Per Member
Optional Extension HC7	Maternity Benefit	All	INR 50000	Age Band: 18-45 years and for 1 adult only
Optional Extension HC8	New Born Baby Cover	All	Upto of Annual Sum Insured	Age Band: 18-45 years and for 1 adult only
Optional Extension HC9	Compassionate Visit	All	INR 10000	Per Member
Optional Extension HC10	Restoration of Sum Insured	All	Annual Sum Insured	Per Member

**Sum Insured - INR 10 lacs . Tenure 1 year**

Age Group (Years)	Individual	2 Adults	2 Adult + 1 Child	2 Adult + 2 Child	2 Adult + 3 Child	1 Adult + 1 Child	1 Adult + 2 Child	1 Adult + 3 Child
91 days <=17	4,856							
18<=25	5,828	9,732	10,897	13,695	14,977	6,993	7,867	8,741
26<=30	6,313	10,543	11,806	14,836	16,225	7,576	8,523	9,470
31<=35	6,540	10,921	12,229	15,368	16,807	7,848	8,829	9,810
36<=40	7,446	12,435	13,924	17,499	19,137	8,936	10,052	11,169
41<=45	8,741	14,598	16,346	20,542	22,465	10,490	11,801	13,112
46<=50	13,598	22,708	25,427	31,954	34,946	16,317	18,357	20,396
51<=55	17,483	29,196	32,692	41,084	44,930	20,979	23,601	26,224
56<=60	24,281	40,550	45,406	57,061	62,403	29,138	32,780	36,422
61<=65	33,346	55,688	62,357	78,364	85,700	40,016	45,017	50,019
66<=70	42,088	70,286	78,704	98,906	108,165	50,505	56,818	63,131
71<=75	55,038	91,913	102,920	129,338	141,446	66,045	74,301	82,556
76<=80	61,513	102,726	115,028	144,554	158,087	73,815	83,042	92,269
> 80	71,225	118,946	133,191	167,379	183,048	85,470	96,154	106,838

**Sum Insured - INR 10 lacs . Tenure 2 years**

Age Group (Years)	Individual	2 Adults	2 Adult + 1 Child	2 Adult + 2 Child	2 Adult + 3 Child	1 Adult + 1 Child	1 Adult + 2 Child	1 Adult + 3 Child
91 days <=17	9,227							
18<=25	11,072	18,491	20,704	26,021	28,456	13,287	14,947	16,608
26<=30	11,995	20,032	22,431	28,188	30,828	14,394	16,194	17,993
31<=35	12,426	20,750	23,235	29,199	31,933	14,911	16,775	18,639
36<=40	14,148	23,627	26,456	33,248	36,360	16,978	19,099	21,221
41<=45	16,608	27,736	31,057	39,030	42,684	19,931	22,422	24,913
46<=50	25,835	43,145	48,311	60,713	66,397	31,002	34,878	38,752
51<=55	33,217	55,472	62,115	78,060	85,367	39,860	44,842	49,826
56<=60	46,134	77,045	86,271	108,416	118,566	55,362	62,282	69,202
61<=65	63,358	105,807	118,478	148,892	162,830	76,030	85,532	95,036
66<=70	79,966	133,543	149,538	187,921	205,514	95,960	107,954	119,949
71<=75	104,571	174,635	195,548	245,742	268,747	125,486	141,172	156,856
76<=80	116,874	195,179	218,553	274,653	300,365	140,249	157,780	175,311
> 80	135,328	225,997	253,063	318,020	347,791	162,393	182,693	202,992

**Sum Insured - INR 10 lacs . Tenure 3 years**

Age Group (Years)	Individual	2 Adults	2 Adult + 1 Child	2 Adult + 2 Child	2 Adult + 3 Child	1 Adult + 1 Child	1 Adult + 2 Child	1 Adult + 3 Child
91 days <=17	13,112	-	-	-	-	-	-	-
18<=25	15,734	26,276	29,422	36,977	40,438	18,881	21,241	23,601
26<=30	17,045	28,466	31,876	40,057	43,808	20,455	23,012	25,569
31<=35	17,657	29,487	33,018	41,494	45,379	21,190	23,838	26,487
36<=40	20,105	33,575	37,595	47,247	51,670	24,127	27,140	30,156
41<=45	23,601	39,415	44,134	55,463	60,656	28,323	31,863	35,402
46<=50	36,713	61,312	68,653	86,276	94,354	44,056	49,564	55,069
51<=55	47,203	78,829	88,268	110,927	121,311	56,643	63,723	70,805
56<=60	65,559	109,485	122,596	154,065	168,488	78,673	88,506	98,339
61<=65	90,035	150,358	168,364	211,583	231,390	108,043	121,546	135,051
66<=70	113,636	189,772	212,501	267,046	292,046	136,364	153,409	170,454
71<=75	148,601	248,165	277,884	349,213	381,904	178,322	200,613	222,901
76<=80	166,084	277,360	310,576	390,296	426,835	199,301	224,213	249,126

> 80	192,308	321,154	359,616	451,923	494,230	230,769	259,616	288,463
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**Sum Insured - INR 15 lacs . Tenure 1 year**

Age Group (Years)	Individual	2 Adults	2 Adult + 1 Child	2 Adult + 2 Child	2 Adult + 3 Child	1 Adult + 1 Child	1 Adult + 2 Child	1 Adult + 3 Child
91 days <=17	5,513							
18<=25	6,615	11,047	12,370	15,545	17,001	7,938	8,930	9,923
26<=30	7,166	11,968	13,401	16,841	18,417	8,600	9,674	10,749
31<=35	7,424	12,397	13,882	17,445	19,078	8,908	10,022	11,135
36<=40	8,453	14,116	15,806	19,863	21,723	10,143	11,411	12,679
41<=45	9,923	16,571	18,555	23,318	25,501	11,907	13,395	14,884
46<=50	15,435	25,776	28,863	36,272	39,668	18,522	20,837	23,153
51<=55	19,845	33,141	37,110	46,636	51,002	23,814	26,791	29,768
56<=60	27,563	46,029	51,542	64,772	70,836	33,075	37,209	41,344
61<=65	37,853	63,214	70,784	88,953	97,281	45,423	51,101	56,779
66<=70	47,775	79,784	89,339	112,271	122,782	57,330	64,496	71,663
71<=75	62,475	104,333	116,828	146,816	160,561	74,970	84,341	93,713
76<=80	69,825	116,608	130,573	164,089	179,450	83,790	94,264	104,738
> 80	80,850	135,020	151,190	189,998	207,785	97,020	109,148	121,275

**Sum Insured - INR 15 lacs . Tenure 2 years**

Age Group (Years)	Individual	2 Adults	2 Adult + 1 Child	2 Adult + 2 Child	2 Adult + 3 Child	1 Adult + 1 Child	1 Adult + 2 Child	1 Adult + 3 Child
91 days <=17	10,474							
18<=25	12,569	20,989	23,503	29,536	32,302	15,082	16,967	18,854
26<=30	13,616	22,739	25,462	31,998	34,992	16,340	18,381	20,423
31<=35	14,105	23,554	26,376	33,146	36,248	16,925	19,042	21,157
36<=40	16,060	26,820	30,031	37,740	41,274	19,272	21,681	24,090
41<=45	18,853	31,485	35,255	44,304	48,452	22,623	25,451	28,280
46<=50	29,327	48,974	54,840	68,917	75,369	35,192	39,590	43,991
51<=55	37,706	62,968	70,509	88,608	96,904	45,247	50,903	56,559
56<=60	52,369	87,455	97,930	123,067	134,588	62,843	70,697	78,554
61<=65	71,920	120,107	134,490	169,011	184,834	86,304	97,092	107,880
66<=70	90,773	151,590	169,744	213,315	233,286	108,927	122,542	136,160
71<=75	118,703	198,233	221,973	278,950	305,066	142,443	160,248	178,055
76<=80	132,668	221,555	248,089	311,769	340,955	159,201	179,102	199,002
> 80	153,615	256,538	287,261	360,996	394,792	184,338	207,381	230,423

**Sum Insured - INR 15 lacs . Tenure 3 years**

Age Group (Years)	Individual	2 Adults	2 Adult + 1 Child	2 Adult + 2 Child	2 Adult + 3 Child	1 Adult + 1 Child	1 Adult + 2 Child	1 Adult + 3 Child
91 days <=17	14,884	-	-	-	-	-	-	-
18<=25	17,861	29,827	33,399	41,972	45,903	21,433	24,111	26,792
26<=30	19,349	32,314	36,183	45,471	49,726	23,220	26,120	29,022
31<=35	20,043	33,472	37,481	47,102	51,511	24,052	27,059	30,065
36<=40	22,822	38,113	42,676	53,630	58,652	27,386	30,810	34,233
41<=45	26,791	44,742	50,099	62,959	68,853	32,149	36,167	40,187
46<=50	41,675	69,595	77,930	97,934	107,104	50,009	56,260	62,513
51<=55	53,582	89,481	100,197	125,917	137,705	64,298	72,336	80,374
56<=60	74,419	124,278	139,163	174,884	191,257	89,303	100,464	111,629
61<=65	102,202	170,678	191,117	240,173	262,659	122,642	137,973	153,303
66<=70	128,993	215,417	241,215	303,132	331,511	154,791	174,139	193,490
71<=75	168,683	281,699	315,436	396,403	433,515	202,419	227,721	253,025

76<=80	188,528	314,842	352,547	443,040	484,515	226,233	254,513	282,793
> 80	218,295	364,554	408,213	512,995	561,020	261,954	294,700	327,443

**Sum Insured - INR 20 lacs . Tenure 1 year**

Age Group (Years)	Individual	2 Adults	2 Adult + 1 Child	2 Adult + 2 Child	2 Adult + 3 Child	1 Adult + 1 Child	1 Adult + 2 Child	1 Adult + 3 Child
91 days <=17	6,038							
18<=25	7,245	12,099	13,548	17,026	18,620	8,694	9,781	10,868
26<=30	7,849	13,107	14,677	18,445	20,171	9,419	10,596	11,773
31<=35	8,131	13,578	15,204	19,107	20,895	9,757	10,976	12,196
36<=40	9,258	15,460	17,312	21,755	23,792	11,109	12,498	13,886
41<=45	10,868	18,149	20,322	25,539	27,929	13,041	14,671	16,301
46<=50	16,905	28,231	31,612	39,727	43,446	20,286	22,822	25,358
51<=55	21,735	36,297	40,644	51,077	55,859	26,082	29,342	32,603
56<=60	30,188	50,413	56,451	70,941	77,582	36,225	40,753	45,281
61<=65	41,458	69,234	77,526	97,425	106,546	49,749	55,968	62,186
66<=70	52,325	87,383	97,848	122,964	134,475	62,790	70,639	78,488
71<=75	68,425	114,270	127,955	160,799	175,852	82,110	92,374	102,638
76<=80	76,475	127,713	143,008	179,716	196,541	91,770	103,241	114,713
> 80	88,550	147,879	165,589	208,093	227,574	106,260	119,543	132,825

**Sum Insured - INR 20 lacs . Tenure 2 years**

Age Group (Years)	Individual	2 Adults	2 Adult + 1 Child	2 Adult + 2 Child	2 Adult + 3 Child	1 Adult + 1 Child	1 Adult + 2 Child	1 Adult + 3 Child
91 days <=17	11,471							
18<=25	13,766	22,988	25,741	32,349	35,378	16,519	18,584	20,649
26<=30	14,913	24,903	27,886	35,046	38,325	17,896	20,132	22,369
31<=35	15,448	25,798	28,888	36,303	39,701	18,538	20,854	23,172
36<=40	17,589	29,374	32,893	41,335	45,205	21,107	23,746	26,383
41<=45	20,648	34,483	38,612	48,524	53,065	24,778	27,875	30,972
46<=50	32,120	53,639	60,063	75,481	82,547	38,543	43,362	48,180
51<=55	41,297	68,964	77,224	97,046	106,132	49,556	55,750	61,946
56<=60	57,356	95,785	107,257	134,788	147,406	68,828	77,431	86,034
61<=65	78,769	131,545	147,299	185,108	202,437	94,523	106,339	118,153
66<=70	99,418	166,028	185,911	233,632	255,503	119,301	134,214	149,127
71<=75	130,008	217,113	243,115	305,518	334,119	156,009	175,511	195,012
76<=80	145,303	242,655	271,715	341,460	373,428	174,363	196,158	217,955
> 80	168,245	280,970	314,619	395,377	432,391	201,894	227,132	252,368

**Sum Insured - INR 20 lacs . Tenure 3 years**

Age Group (Years)	Individual	2 Adults	2 Adult + 1 Child	2 Adult + 2 Child	2 Adult + 3 Child	1 Adult + 1 Child	1 Adult + 2 Child	1 Adult + 3 Child
91 days <=17	16,301	-	-	-	-	-	-	-
18<=25	19,562	32,667	36,580	45,970	50,274	23,474	26,409	29,344
26<=30	21,192	35,389	39,628	49,802	54,462	25,431	28,609	31,787
31<=35	21,952	36,661	41,051	51,589	56,417	26,344	29,635	32,929
36<=40	24,995	41,742	46,742	58,739	64,238	29,994	33,745	37,492
41<=45	29,342	49,002	54,869	68,955	75,408	35,211	39,612	44,013
46<=50	45,644	76,224	85,352	107,263	117,304	54,772	61,619	68,467
51<=55	58,685	98,002	109,739	137,908	150,819	70,421	79,223	88,028
56<=60	81,506	136,115	152,418	191,541	209,471	97,808	110,033	122,259
61<=65	111,935	186,932	209,320	263,048	287,674	134,322	151,114	167,902
66<=70	141,278	235,934	264,190	332,003	363,083	169,533	190,725	211,918

71<=75	184,748	308,529	345,479	434,157	474,800	221,697	249,410	277,123
76<=80	206,483	344,825	386,122	485,233	530,661	247,779	278,751	309,725
> 80	239,085	399,273	447,090	561,851	614,450	286,902	322,766	358,628

**Sum Insured - INR 25 lacs . Tenure 1 year**

Age Group (Years)	Individual	2 Adults	2 Adult + 1 Child	2 Adult + 2 Child	2 Adult + 3 Child	1 Adult + 1 Child	1 Adult + 2 Child	1 Adult + 3 Child
91 days <=17	6,563							
18<=25	7,875	13,151	14,726	18,506	20,239	9,450	10,631	11,813
26<=30	8,531	14,247	15,953	20,048	21,925	10,238	11,517	12,797
31<=35	8,838	14,759	16,526	20,768	22,712	10,605	11,931	13,256
36<=40	10,063	16,804	18,817	23,647	25,861	12,075	13,584	15,094
41<=45	11,813	19,727	22,089	27,759	30,358	14,175	15,947	17,719
46<=50	18,375	30,686	34,361	43,181	47,224	22,050	24,806	27,563
51<=55	23,625	39,454	44,179	55,519	60,716	28,350	31,894	35,438
56<=60	32,813	54,797	61,359	77,109	84,328	39,375	44,297	49,219
61<=65	45,063	75,254	84,267	105,897	115,811	54,075	60,834	67,594
66<=70	56,875	94,981	106,356	133,656	146,169	68,250	76,781	85,313
71<=75	74,375	124,206	139,081	174,781	191,144	89,250	100,406	111,563
76<=80	83,125	138,819	155,444	195,344	213,631	99,750	112,219	124,688
> 80	96,250	160,738	179,988	226,188	247,363	115,500	129,938	144,375

**Sum Insured - INR 25 lacs . Tenure 2 years**

Age Group (Years)	Individual	2 Adults	2 Adult + 1 Child	2 Adult + 2 Child	2 Adult + 3 Child	1 Adult + 1 Child	1 Adult + 2 Child	1 Adult + 3 Child
91 days <=17	12,469							
18<=25	14,963	24,987	27,979	35,161	38,454	17,955	20,199	22,445
26<=30	16,209	27,069	30,311	38,091	41,658	19,452	21,882	24,314
31<=35	16,791	28,042	31,399	39,459	43,153	20,150	22,669	25,186
36<=40	19,119	31,928	35,752	44,929	49,136	22,943	25,810	28,679
41<=45	22,444	37,481	41,969	52,742	57,680	26,933	30,299	33,666
46<=50	34,913	58,303	65,286	82,044	89,726	41,895	47,131	52,370
51<=55	44,888	74,963	83,940	105,486	115,360	53,865	60,599	67,332
56<=60	62,344	104,114	116,582	146,507	160,223	74,813	84,164	93,516
61<=65	85,619	142,983	160,107	201,204	220,041	102,743	115,585	128,429
66<=70	108,063	180,464	202,076	253,946	277,721	129,675	145,884	162,095
71<=75	141,313	235,991	264,254	332,084	363,174	169,575	190,771	211,970
76<=80	157,938	263,756	295,344	371,154	405,899	189,525	213,216	236,907
> 80	182,875	305,402	341,977	429,757	469,990	219,450	246,882	274,313

**Sum Insured - INR 25 lacs . Tenure 3 years**

Age Group (Years)	Individual	2 Adults	2 Adult + 1 Child	2 Adult + 2 Child	2 Adult + 3 Child	1 Adult + 1 Child	1 Adult + 2 Child	1 Adult + 3 Child
91 days <=17	17,719	-	-	-	-	-	-	-
18<=25	21,263	35,508	39,760	49,966	54,645	25,515	28,704	31,895
26<=30	23,034	38,467	43,073	54,130	59,198	27,643	31,096	34,552
31<=35	23,861	39,849	44,620	56,074	61,322	28,634	32,214	35,791
36<=40	27,169	45,371	50,806	63,847	69,825	32,603	36,677	40,754
41<=45	31,894	53,263	59,640	74,949	81,967	38,273	43,057	47,841
46<=50	49,613	82,852	92,775	116,589	127,505	59,535	66,976	74,420
51<=55	63,788	106,526	119,283	149,901	163,933	76,545	86,114	95,683
56<=60	88,594	147,952	165,669	208,194	227,686	106,313	119,602	132,891
61<=65	121,669	203,186	227,521	285,922	312,690	146,003	164,252	182,504



66<=70	153,563	256,449	287,161	360,871	394,656	184,275	207,309	230,345
71<=75	200,813	335,356	375,519	471,909	516,089	240,975	271,096	301,220
76<=80	224,438	374,811	419,699	527,429	576,804	269,325	302,991	336,658
> 80	259,875	433,993	485,968	610,708	667,880	311,850	350,833	389,813

**Sum Insured - INR 50 lacs . Tenure 1 year**

Age Group (Years)	Individual	2 Adults	2 Adult + 1 Child	2 Adult + 2 Child	2 Adult + 3 Child	1 Adult + 1 Child	1 Adult + 2 Child	1 Adult + 3 Child
91 days <=17	10,858							
18<=25	13,030	21,760	24,366	30,621	33,488	15,636	17,591	19,545
26<=30	14,116	23,574	26,397	33,173	36,278	16,939	19,057	21,174
31<=35	14,623	24,420	27,345	34,363	37,580	17,547	19,741	21,934
36<=40	16,650	27,805	31,135	39,127	42,790	19,980	22,477	24,974
41<=45	19,545	32,641	36,550	45,931	50,231	23,454	26,386	29,318
46<=50	30,404	50,774	56,855	71,449	78,138	36,484	41,045	45,606
51<=55	39,090	65,281	73,099	91,863	100,463	46,909	52,772	58,636
56<=60	54,292	90,668	101,527	127,587	139,531	65,151	73,295	81,439
61<=65	74,561	124,518	139,430	175,220	191,623	89,474	100,658	111,842
66<=70	94,107	157,158	175,980	221,151	241,854	112,928	127,044	141,160
71<=75	123,063	205,515	230,127	289,197	316,271	147,675	166,135	184,594
76<=80	137,541	229,693	257,201	323,220	353,479	165,049	185,680	206,311
> 80	159,258	265,960	297,812	374,255	409,292	191,109	214,998	238,886

**Sum Insured - INR 50 lacs . Tenure 2 years**

Age Group (Years)	Individual	2 Adults	2 Adult + 1 Child	2 Adult + 2 Child	2 Adult + 3 Child	1 Adult + 1 Child	1 Adult + 2 Child	1 Adult + 3 Child
91 days <=17	20,631							
18<=25	24,757	41,344	46,295	58,180	63,627	29,708	33,423	37,136
26<=30	26,820	44,791	50,154	63,029	68,928	32,184	36,208	40,231
31<=35	27,783	46,398	51,956	65,290	71,402	33,339	37,508	41,675
36<=40	31,634	52,830	59,157	74,341	81,301	37,962	42,706	47,451
41<=45	37,136	62,018	69,445	87,269	95,439	44,563	50,133	55,704
46<=50	57,767	96,471	108,025	135,753	148,462	69,320	77,986	86,651
51<=55	74,272	124,034	138,888	174,540	190,880	89,127	100,267	111,408
56<=60	103,155	172,269	192,901	242,415	265,109	123,787	139,261	154,734
61<=65	141,667	236,584	264,917	332,918	364,084	170,001	191,250	212,500
66<=70	178,803	298,600	334,362	420,187	459,523	214,563	241,384	268,204
71<=75	233,819	390,479	437,241	549,474	600,915	280,583	315,657	350,729
76<=80	261,327	436,417	488,682	614,118	671,610	313,593	352,792	391,991
> 80	302,589	505,324	565,843	711,085	777,655	363,107	408,496	453,883

**Sum Insured - INR 50 lacs . Tenure 3 years**

Age Group (Years)	Individual	2 Adults	2 Adult + 1 Child	2 Adult + 2 Child	2 Adult + 3 Child	1 Adult + 1 Child	1 Adult + 2 Child	1 Adult + 3 Child
91 days <=17	29,318	-	-	-	-	-	-	-
18<=25	35,181	58,752	65,788	82,677	90,418	42,217	47,496	52,772
26<=30	38,113	63,650	71,272	89,567	97,951	45,735	51,454	57,170
31<=35	39,481	65,934	73,832	92,780	101,466	47,377	53,301	59,222
36<=40	44,954	75,074	84,065	105,643	115,533	53,946	60,688	67,430
41<=45	52,772	88,131	98,685	124,014	135,624	63,326	71,242	79,159
46<=50	82,090	137,090	153,509	192,912	210,973	98,507	110,822	123,136
51<=55	105,544	176,259	197,367	248,030	271,250	126,654	142,484	158,317
56<=60	146,589	244,804	274,123	344,485	376,734	175,908	197,897	219,885

61<=65	201,316	336,199	376,461	473,094	517,382	241,580	271,777	301,973
66<=70	254,088	424,327	475,146	597,108	653,006	304,906	343,019	381,132
71<=75	332,269	554,891	621,343	780,832	853,932	398,723	448,565	498,404
76<=80	371,360	620,171	694,443	872,694	954,393	445,632	501,336	557,040
> 80	429,995	718,092	804,092	1,010,489	1,105,088	515,994	580,495	644,992

**Sum Insured - INR 75 lacs . Tenure 1 year**

Age Group (Years)	Individual	2 Adults	2 Adult + 1 Child	2 Adult + 2 Child	2 Adult + 3 Child	1 Adult + 1 Child	1 Adult + 2 Child	1 Adult + 3 Child
91 days <=17	16,386							
18<=25	19,664	32,838	36,771	46,209	50,535	23,596	26,546	29,495
26<=30	21,302	35,575	39,835	50,060	54,747	25,563	28,758	31,953
31<=35	22,067	36,852	41,265	51,857	56,712	26,480	29,790	33,100
36<=40	25,126	41,960	46,985	59,045	64,573	30,151	33,920	37,688
41<=45	29,495	49,257	55,156	69,314	75,803	35,394	39,819	44,243
46<=50	45,882	76,622	85,799	107,822	117,916	55,058	61,940	68,822
51<=55	58,991	98,514	110,313	138,628	151,606	70,789	79,637	88,486
56<=60	81,931	136,826	153,212	192,539	210,564	98,318	110,607	122,897
61<=65	112,519	187,907	210,411	264,420	289,174	135,023	151,901	168,779
66<=70	142,015	237,164	265,567	333,734	364,977	170,417	191,720	213,022
71<=75	185,711	310,138	347,280	436,422	477,278	222,854	250,710	278,567
76<=80	207,560	346,625	388,137	487,765	533,429	249,072	280,206	311,340
> 80	240,332	401,355	449,421	564,781	617,654	288,399	324,449	360,499

**Sum Insured - INR 75 lacs . Tenure 2 years**

Age Group (Years)	Individual	2 Adults	2 Adult + 1 Child	2 Adult + 2 Child	2 Adult + 3 Child	1 Adult + 1 Child	1 Adult + 2 Child	1 Adult + 3 Child
91 days <=17	31,134							
18<=25	37,361	62,392	69,865	87,797	96,017	44,832	50,437	56,041
26<=30	40,474	67,593	75,687	95,114	104,019	48,570	54,640	60,711
31<=35	41,927	70,019	78,404	98,528	107,753	50,312	56,601	62,890
36<=40	47,739	79,724	89,272	112,186	122,689	57,287	64,448	71,607
41<=45	56,041	93,588	104,796	131,697	144,026	67,249	75,656	84,062
46<=50	87,175	145,582	163,018	204,862	224,040	104,610	117,686	130,762
51<=55	112,082	187,177	209,595	263,393	288,051	134,499	151,310	168,123
56<=60	155,670	259,969	291,103	365,824	400,072	186,804	210,153	233,504
61<=65	213,787	357,023	399,781	502,398	549,431	256,544	288,612	320,680
66<=70	269,828	450,612	504,577	634,095	693,456	323,792	364,268	404,742
71<=75	352,852	589,262	659,832	829,202	906,828	423,423	476,349	529,277
76<=80	394,364	658,588	737,460	926,754	1,013,515	473,237	532,391	591,546
> 80	456,631	762,575	853,900	1,073,084	1,173,543	547,958	616,453	684,948

**Sum Insured - INR 75 lacs . Tenure 3 years**

Age Group (Years)	Individual	2 Adults	2 Adult + 1 Child	2 Adult + 2 Child	2 Adult + 3 Child	1 Adult + 1 Child	1 Adult + 2 Child	1 Adult + 3 Child
91 days <=17	44,243	-	-	-	-	-	-	-
18<=25	53,092	88,663	99,282	124,764	136,445	63,709	71,674	79,637
26<=30	57,516	96,053	107,555	135,162	147,817	69,020	77,647	86,273
31<=35	59,581	99,500	111,416	140,014	153,122	71,496	80,433	89,370
36<=40	67,839	113,292	126,860	159,422	174,347	81,408	91,584	101,758
41<=45	79,637	132,994	148,921	187,148	204,668	95,564	107,511	119,456
46<=50	123,880	206,879	231,657	291,119	318,373	148,657	167,238	185,819
51<=55	159,275	265,988	297,845	374,296	409,336	191,130	215,020	238,912

56<=60	221,215	369,430	413,672	519,855	568,523	265,459	298,639	331,822
61<=65	303,802	507,349	568,110	713,934	780,770	364,562	410,133	455,703
66<=70	383,439	640,343	717,031	901,082	985,438	460,126	517,644	575,159
71<=75	501,421	837,373	937,656	1,178,339	1,288,651	601,706	676,917	752,131
76<=80	560,411	935,888	1,047,970	1,316,966	1,440,258	672,494	756,556	840,618
> 80	648,897	1,083,659	1,213,437	1,524,909	1,667,666	778,677	876,012	973,347

**Sum Insured - INR 100 lacs . Tenure 1 year**

Age Group (Years)	Individual	2 Adults	2 Adult + 1 Child	2 Adult + 2 Child	2 Adult + 3 Child	1 Adult + 1 Child	1 Adult + 2 Child	1 Adult + 3 Child
91 days <=17	24,728							
18<=25	29,674	49,555	55,490	69,734	76,262	35,609	40,060	44,511
26<=30	32,147	53,685	60,114	75,545	82,617	38,576	43,398	48,220
31<=35	33,301	55,612	62,272	78,257	85,583	39,961	44,956	49,951
36<=40	37,917	63,321	70,904	89,104	97,446	45,500	51,187	56,875
41<=45	44,511	74,333	83,235	104,600	114,393	53,413	60,090	66,766
46<=50	69,239	115,629	129,477	162,712	177,944	83,087	93,473	103,859
51<=55	89,022	148,666	166,470	209,201	228,786	106,826	120,179	133,532
56<=60	123,641	206,481	231,209	290,557	317,758	148,369	166,916	185,462
61<=65	169,800	283,567	317,527	399,031	436,387	203,761	229,231	254,701
66<=70	214,311	357,900	400,762	503,632	550,780	257,174	289,320	321,467
71<=75	280,253	468,023	524,074	658,595	720,251	336,304	378,342	420,380
76<=80	313,224	523,084	585,729	736,077	804,986	375,869	422,853	469,836
> 80	362,681	605,677	678,213	852,300	932,089	435,217	489,619	544,021

**Sum Insured - INR 100 lacs . Tenure 2 years**

Age Group (Years)	Individual	2 Adults	2 Adult + 1 Child	2 Adult + 2 Child	2 Adult + 3 Child	1 Adult + 1 Child	1 Adult + 2 Child	1 Adult + 3 Child
91 days <=17	46,984							
18<=25	56,380	94,155	105,431	132,495	144,898	67,657	76,114	84,571
26<=30	61,079	102,002	114,217	143,536	156,972	73,294	82,456	91,618
31<=35	63,271	105,663	118,317	148,688	162,608	75,926	85,416	94,907
36<=40	72,042	120,310	134,718	169,298	185,147	86,450	97,255	108,063
41<=45	84,571	141,233	158,147	198,740	217,347	101,485	114,171	126,855
46<=50	131,554	219,695	246,006	309,153	338,094	157,865	177,599	197,332
51<=55	169,141	282,465	316,293	397,482	434,693	202,969	228,340	253,711
56<=60	234,918	392,314	439,297	552,058	603,740	281,901	317,140	352,378
61<=65	322,621	538,777	603,301	758,159	829,135	387,146	435,539	483,932
66<=70	407,191	680,010	761,448	956,901	1,046,482	488,631	549,708	610,787
71<=75	532,481	889,244	995,741	1,251,331	1,368,477	638,978	718,850	798,722
76<=80	595,126	993,860	1,112,885	1,398,546	1,529,473	714,151	803,421	892,688
> 80	689,093	1,150,786	1,288,605	1,619,370	1,770,969	826,912	930,276	1,033,640

**Sum Insured - INR 100 lacs . Tenure 3 years**

Age Group (Years)	Individual	2 Adults	2 Adult + 1 Child	2 Adult + 2 Child	2 Adult + 3 Child	1 Adult + 1 Child	1 Adult + 2 Child	1 Adult + 3 Child
91 days <=17	66,766	-	-	-	-	-	-	-
18<=25	80,119	133,799	149,823	188,282	205,907	96,144	108,162	120,180
26<=30	86,796	144,950	162,308	203,972	223,066	104,155	117,175	130,194
31<=35	89,912	150,152	168,134	211,294	231,074	107,895	121,381	134,868
36<=40	102,375	170,967	191,441	240,581	263,104	122,850	138,205	153,563
41<=45	120,179	200,699	224,735	282,420	308,861	144,215	162,243	180,268
46<=50	186,945	312,198	349,588	439,322	480,449	224,335	252,377	280,419



51<=55	240,358	401,398	449,469	564,843	617,722	288,430	324,483	360,536
56<=60	333,831	557,499	624,264	784,504	857,947	400,596	450,673	500,747
61<=65	458,461	765,631	857,323	1,077,384	1,178,245	550,155	618,924	687,693
66<=70	578,641	966,330	1,082,057	1,359,806	1,487,106	694,370	781,164	867,961
71<=75	756,684	1,263,662	1,415,000	1,778,207	1,944,678	908,021	1,021,523	1,135,026
76<=80	845,705	1,412,327	1,581,468	1,987,408	2,173,462	1,014,846	1,141,703	1,268,557
> 80	979,238	1,635,328	1,831,175	2,301,210	2,516,640	1,175,086	1,321,971	1,468,857

**Optional Extensions Premium (price per member per year)**

Optional Extension HC1	170
Optional Extension HC2	112
Optional Extension HC4	1000

Optional Extension HC6								
Premium Per Member Per Year								
Age Group (Years)	10 Lac	15 Lac	20 lac	25 lac	50 lac	75 lac	100 lac	
91 days <=17	2,849	4,273	5,698	7,122	14,244	21,366	28,488	
18<=25	2,849	4,273	5,698	7,122	14,244	21,366	28,488	
26<=30	3,046	4,569	6,091	7,614	15,229	22,843	30,457	
31<=35	3,686	5,529	7,372	9,215	18,431	27,646	36,861	
36<=40	4,267	6,400	8,533	10,667	21,333	32,000	42,666	
41<=45	7,292	10,938	14,584	18,230	36,460	54,690	72,921	
46<=50	12,926	19,389	25,852	32,315	64,630	96,945	129,260	
51<=55	19,615	29,423	39,231	49,038	98,077	147,115	196,153	
56<=60	31,466	47,198	62,931	78,664	157,328	235,992	314,656	
61<=65	46,249	69,374	92,498	115,623	231,246	346,868	462,491	
66<=70	46,249	69,374	92,498	115,623	231,246	346,868	462,491	
71<=75	46,249	69,374	92,498	115,623	231,246	346,868	462,491	
76<=80	46,249	69,374	92,498	115,623	231,246	346,868	462,491	
> 80	46,249	69,374	92,498	115,623	231,246	346,868	462,491	

Optional Extension HC11								
Premium Per Member Per Year								
Age Group (Years)	10 Lac	15 Lac	20 lac	25 lac	50 lac	75 lac	100 lac	
All	500	750	1,000	1,250	2,500	3,750	5,000	

Optional Extension HC3	50
Optional Extension HC5	100
Optional Extension HC7	18,868

Optional Extension HC8								
Premium Per Member Per Year								
Age Group (Years)	10 Lac	15 Lac	20 lac	25 lac	50 lac	75 lac	100 lac	
18-45 years	162,736	212,264	240,566	300,708	459,906	636,792	778,302	

Optional Extension HC9	165
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Optional Extension HC10								
Premium Per Member Per Year								
Age Group (Years)	10 Lac	15 Lac	20 lac	25 lac	50 lac	75 lac	100 lac	
91 days <=17	100	100	100	100	100	100	100	
18<=25	100	100	100	100	100	100	100	
26<=30	100	100	100	100	100	100	100	
31<=35	100	100	100	100	100	100	100	
36<=40	100	100	100	100	100	100	100	

41<=45	100	100	100	100	100	100	100	100
46<=50	100	100	100	100	100	100	100	100
51<=55	100	100	100	100	100	100	100	100
56<=60	300	300	100	100	100	100	100	100
61<=65	600	700	100	100	100	100	100	100
66<=70	1,500	1,600	200	200	200	200	100	100
71<=75	3,300	3,400	400	400	300	200	200	200
76<=80	5,000	5,300	500	500	400	300	300	300
> 80	8,000	8,500	800	700	600	500	500	500

**Kotak Mahindra General Insurance Company Ltd.**

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