

Kotak Mahindra General Insurance Company Ltd. (Formerly known as Kotak Mahindra General Insurance Ltd.) Registered Office: 27 BKC, C 27, G Block, Bandra Kurla Complex, Bandra East, Mumbai – 400051. Maharashtra, India.

Kotak Health Care - Annexure to Prospectus
Plan Name: Premium

Plan Details

Waiting Period for Pre-existing Illness	4 years
Floater option	Yes
Annual Sum Insured available	INR 5 Lacs / 10 Lacs / 15 Lacs / 20 Lacs / 25 Lacs
Policy Tenure	1 Year / 2 Years / 3 Years
Optional Add-ons	Option 1 / Option 2
Value Added Services	Free Health Checkup

Optional Extensions	Extensions	Policy SI	Add on SI	Applicability
Option 1	Hospital Daily Cash	All	INR 500 per day for a maximum of 10 days (Minimum 3 days of Hospitalisation)	Per Member
	Convalescence Benefit	All	Rs.10,000 (minimum hospitalisation of 10 days)	Per Member
	Donor Expenses	All	Upto of Annual Sum Insured	Per Member
Option 2	Critical Illness Cover	All	Sum Insured 5 Lacs	Per Member
	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

Rate Chart

All Premium Exclusive of ST & cess
 All amounts in rupees

Sum Insured - INR 5 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
6<=17	3,938							
18<=25	4,725	7,891	8,836	9,545	10,253	5,670	6,379	7,088
26<=30	5,119	8,548	9,572	10,340	11,108	6,143	6,910	7,678
31<=35	5,303	8,855	9,916	10,711	11,506	6,363	7,158	7,954
36<=40	6,038	10,083	11,290	12,196	13,101	7,245	8,151	9,056
41<=45	7,088	11,836	13,254	14,317	15,380	8,505	9,568	10,631
46<=50	11,025	18,412	20,617	22,271	23,924	13,230	14,884	16,538
51<=55	14,175	23,672	26,507	28,634	30,760	17,010	19,136	21,263
56<=60	19,688	32,878	36,816	39,769	42,722	23,625	26,578	29,531
61<=65	27,038	45,153	50,560	54,616	58,671	32,445	36,501	40,556
66<=70	34,125	56,989	63,814	68,933	74,051	40,950	46,069	51,188
71<=75	44,625	74,524	83,449	90,143	96,836	53,550	60,244	66,938
76<=80	49,875	83,291	93,266	100,748	108,229	59,850	67,331	74,813
> 80	57,750	96,443	107,993	116,655	125,318	69,300	77,963	86,625

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
6<=17	4,856							
18<=25	5,828	9,732	10,897	11,772	12,646	6,993	7,867	8,741
26<=30	6,313	10,543	11,806	12,753	13,699	7,576	8,523	9,470
31<=35	6,540	10,921	12,229	13,210	14,191	7,848	8,829	9,810
36<=40	7,446	12,435	13,924	15,041	16,158	8,936	10,052	11,169
41<=45	8,741	14,598	16,346	17,657	18,969	10,490	11,801	13,112
46<=50	13,598	22,708	25,427	27,467	29,507	16,317	18,357	20,396
51<=55	17,483	29,196	32,692	35,315	37,937	20,979	23,601	26,224
56<=60	24,281	40,550	45,406	49,048	52,690	29,138	32,780	36,422
61<=65	33,346	55,688	62,357	67,359	72,361	40,016	45,017	50,019
66<=70	42,088	70,286	78,704	85,017	91,330	50,505	56,818	63,131
71<=75	55,038	91,913	102,920	111,176	119,431	66,045	74,301	82,556
76<=80	61,513	102,726	115,028	124,255	133,482	73,815	83,042	92,269
> 80	71,225	118,946	133,191	143,875	154,558	85,470	96,154	106,838

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
6<=17	5,513							
18<=25	6,615	11,047	12,370	13,362	14,355	7,938	8,930	9,923
26<=30	7,166	11,968	13,401	14,476	15,551	8,600	9,674	10,749
31<=35	7,424	12,397	13,882	14,995	16,109	8,908	10,022	11,135
36<=40	8,453	14,116	15,806	17,074	18,342	10,143	11,411	12,679
41<=45	9,923	16,571	18,555	20,043	21,532	11,907	13,395	14,884
46<=50	15,435	25,776	28,863	31,179	33,494	18,522	20,837	23,152
51<=55	19,845	33,141	37,110	40,087	43,064	23,814	26,791	29,768
56<=60	27,563	46,029	51,542	55,676	59,811	33,075	37,209	41,344
61<=65	37,853	63,214	70,784	76,462	82,140	45,423	51,101	56,779
66<=70	47,775	79,784	89,339	96,506	103,672	57,330	64,496	71,663
71<=75	62,475	104,333	116,828	126,200	135,571	74,970	84,341	93,713
76<=80	69,825	116,608	130,573	141,047	151,520	83,790	94,264	104,738
> 80	80,850	135,020	151,190	163,317	175,445	97,020	109,148	121,275

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
6<=17	6,038							
18<=25	7,245	12,099	13,548	14,635	15,722	8,694	9,781	10,868
26<=30	7,849	13,107	14,677	15,854	17,032	9,419	10,596	11,773
31<=35	8,131	13,578	15,204	16,424	17,643	9,757	10,976	12,196
36<=40	9,258	15,460	17,312	18,700	20,089	11,109	12,498	13,886
41<=45	10,868	18,149	20,322	21,952	23,582	13,041	14,671	16,301
46<=50	16,905	28,231	31,612	34,148	36,684	20,286	22,822	25,358
51<=55	21,735	36,297	40,644	43,905	47,165	26,082	29,342	32,603
56<=60	30,188	50,413	56,451	60,979	65,507	36,225	40,753	45,281
61<=65	41,458	69,234	77,526	83,744	89,963	49,749	55,968	62,186
66<=70	52,325	87,383	97,848	105,697	113,545	62,790	70,639	78,488
71<=75	68,425	114,270	127,955	138,219	148,482	82,110	92,374	102,638
76<=80	76,475	127,713	143,008	154,480	165,951	91,770	103,241	114,713
> 80	88,550	147,879	165,589	178,871	192,154	106,260	119,543	132,825

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
6<=17	6,563							
18<=25	7,875	13,151	14,726	15,908	17,089	9,450	10,631	11,813
26<=30	8,531	14,247	15,953	17,233	18,513	10,238	11,517	12,797
31<=35	8,838	14,759	16,526	17,852	19,177	10,605	11,931	13,256
36<=40	10,063	16,804	18,817	20,326	21,836	12,075	13,584	15,094
41<=45	11,813	19,727	22,089	23,861	25,633	14,175	15,947	17,719
46<=50	18,375	30,686	34,361	37,118	39,874	22,050	24,806	27,563
51<=55	23,625	39,454	44,179	47,723	51,266	28,350	31,894	35,438

56<=60	32,813	54,797	61,359	66,281	71,203	39,375	44,297	49,219
61<=65	45,063	75,254	84,267	91,026	97,786	54,075	60,834	67,594
66<=70	56,875	94,981	106,356	114,888	123,419	68,250	76,781	85,313
71<=75	74,375	124,206	139,081	150,238	161,394	89,250	100,406	111,563
76<=80	83,125	138,819	155,444	167,913	180,381	99,750	112,219	124,688
> 80	96,250	160,738	179,988	194,425	208,863	115,500	129,938	144,375

Optional Extensions

Option 1				
Prices Per Member				
5 Lac	10 Lac	15 lac	20 lac	25 lac
882				

Option 2					
Prices Per Member Per Year					
Age Group (Years)	5 Lac	10 Lac	15 lac	20 lac	25 lac
6<=17	1,674	1,924	2,174	2,424	2,674
18<=25	1,674	1,924	2,174	2,424	2,674
26<=30	1,773	2,023	2,273	2,523	2,773
31<=35	2,093	2,343	2,593	2,843	3,093
36<=40	2,383	2,633	2,883	3,133	3,383
41<=45	3,896	4,146	4,396	4,646	4,896
46<=50	6,713	6,963	7,213	7,463	7,713
51<=55	10,058	10,308	10,558	10,808	11,058
56<=60	15,983	16,233	16,483	16,733	16,983
61<=65	23,375	23,625	23,875	24,125	24,375
66<=70	23,375	23,625	23,875	24,125	24,375
71<=75	23,375	23,625	23,875	24,125	24,375
76<=80	23,375	23,625	23,875	24,125	24,375
> 80	23,375	23,625	23,875	24,125	24,375

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