

**Standard - Basic Coverage**

Basic features covered in the plan are given below

In-patient Treatment  
 Day Care Treatment  
 Pre-Hospitalization Medical Expenses  
 Post-Hospitalization Medical Expenses  
 Ambulance Cover  
 Organ Donor Cover  
 Alternative Treatment  
 Domiciliary Hospitalisation  
 Annual Health Check-up  
 Restoration Benefit  
 Hospital Daily Cash  
 Convalescence Benefit  
 Second E-Opinion Cover  
 Health and Rewards  
 Cumulative Bonus

The details of these features are provided in the Policy Wordings. Annual premium rates in INR are provided below (exclusive of any taxes):

Sum Insured of INR 200,000 for Individual (Not Available for Family Floater)

Sum Insured	200,000			
Age / Zone	Zone 1	Zone 2	Zone 3	
0=<=17	3,781	3,323	3,018	
18	4,186	3,675	3,335	
19	4,279	3,756	3,407	
20	4,372	3,837	3,480	
21	4,464	3,917	3,553	
22	4,537	3,980	3,609	
23	4,629	4,061	3,682	
24	4,701	4,123	3,737	
25	4,771	4,184	3,793	
26	4,844	4,248	3,850	
27	4,917	4,311	3,907	
28	4,923	4,316	3,911	
29	4,972	4,359	3,950	
30	5,044	4,421	4,006	
31	5,077	4,450	4,032	
32	5,087	4,459	4,040	
33	5,121	4,488	4,066	
34	5,154	4,517	4,092	
35	5,187	4,546	4,118	
36	5,283	4,629	4,193	
37	5,381	4,714	4,270	
38	5,531	4,845	4,387	
39	5,685	4,979	4,508	
40	5,844	5,117	4,633	
41	6,008	5,260	4,761	
42	6,177	5,406	4,893	
43	6,351	5,557	5,029	
44	6,530	5,713	5,169	
45	6,714	5,873	5,313	
46	7,347	6,424	5,808	
47	8,043	7,029	6,353	
48	8,656	7,562	6,833	
49	9,317	8,137	7,350	
50	10,032	8,759	7,910	
51	10,707	9,346	8,438	
52	11,430	9,974	9,004	
53	12,203	10,646	9,609	
54	13,030	11,366	10,256	
55	13,789	12,025	10,850	
56	14,593	12,725	11,479	
57	15,445	13,466	12,146	
58	16,349	14,252	12,854	
59	17,307	15,085	13,603	
60	18,322	15,968	14,398	
61	19,398	16,903	15,240	
62	20,539	17,895	16,133	
63	21,748	18,947	17,079	
64	23,030	20,062	18,082	
65	24,389	21,243	19,146	
66	25,829	22,495	20,273	
67	27,356	23,823	21,468	
68	28,974	25,230	22,734	
69	30,689	26,722	24,077	
70	32,508	28,303	25,500	
71	34,114	29,699	26,757	
72	35,800	31,166	28,076	
73	37,217	32,398	29,185	
74	38,690	33,679	30,338	
75	40,222	35,011	31,537	
76	41,816	36,397	32,784	
77	43,473	37,838	34,081	
78	45,197	39,337	35,430	
79	46,989	40,895	36,833	
80	48,853	42,516	38,292	
81	50,792	44,202	39,809	
82	52,808	45,956	41,387	
83	54,905	47,779	43,028	
84	57,086	49,675	44,735	
85 Onwards	59,354	51,648	46,510	

**Standard - Optional Covers**

Home Nursing Benefit  
 Daily Cash for Accompanying an Insured Child  
 Compassionate Visit  
 Critical Illness Cover  
 Personal Accident Cover  
 Cap on Room Rent

**Home Nursing Benefit**

Age / Coverage	Individual	1A + 1C	1A + 2C	1A + 3C	2A	2A + 1C	2A + 2C	2A + 3C
0 to 35	80	96	108	128	120	136	148	168
36 to 45	200	240	270	320	300	340	370	420
46 to 55	610	732	824	976	915	1,037	1,129	1,281
56 to 60	1,020	1,224	1,377	1,632	1,530	1,734	1,887	2,142
Above 60	1,640	1,968	2,214	2,624	2,460	2,788	3,034	3,444

**Daily Cash for Accompanying Insured Child**

Number of insured children	Premium in INR
1	150
2	300
3	450

**Compassionate Visit**

Age / Coverage	Individual	1A + 1C	1A + 2C	1A + 3C	2A	2A + 1C	2A + 2C	2A + 3C
All age bands	250	300	338	400	375	425	463	525

**Critical Illness rate as a percentage of sum insured**

Age / Coverage	Individual
18	0.07%
19	0.07%
20	0.07%
21	0.08%
22	0.08%
23	0.09%
24	0.09%
25	0.10%
26	0.11%
27	0.11%
28	0.12%
29	0.13%
30	0.15%
31	0.16%
32	0.17%
33	0.19%
34	0.21%
35	0.23%
36	0.26%
37	0.29%
38	0.33%
39	0.37%
40	0.42%
41	0.47%
42	0.52%
43	0.57%
44	0.63%
45	0.70%
46	0.78%
47	0.87%
48	0.97%
49	1.08%
50	1.20%
51	1.33%
52	1.47%
53	1.62%
54	1.78%
55	1.96%
56	2.14%
57	2.33%
58	2.53%
59	2.74%
60	2.96%
61	3.20%
62	3.44%
63	3.68%
64	3.93%
65	4.19%
66	4.45%
67	4.74%
68	5.04%
69	5.34%
70	5.65%
71	6.10%
72	6.59%
73	7.12%
74	7.69%
75	8.31%
76	9.06%
77	9.88%
78	10.77%
79	11.74%
80	12.80%
81	14.08%
82	15.49%
83	17.04%
84	18.74%
85 Onwards	20.61%

Note: Critical illness rate will be summed up for each member in a floater policy based on the member's age.

**Personal Accident Cover rate as a percentage of sum insured**

Age / Coverage	Individual	1A + 1C	1A + 2C	1A + 3C	2A	2A + 1C	2A + 2C	2A + 3C
All ages	0.095%	0.190%	0.285%	0.380%	0.190%	0.285%	0.380%	0.475%

**Cap on Room Rent**

Sum Insured	Discount on basic premium
200,000	15.00%