

# BAJAJ ALLIANZ HEALTH CARE SUPREME

AN INVITATION TO GOOD HEALTH



Allianz 

*Caringly yours*



A Comprehensive Plan with a wide range of benefits, ensuring a cover for maximum expenses related to Illness and Accidents

## Bajaj Allianz

Bajaj Allianz General Insurance Company Limited is a joint venture between Bajaj Finserv Limited (recently de-merged from Bajaj Auto Limited) and Allianz SE. Both enjoy a reputation of expertise, stability and strength. This joint venture company incorporates global expertise with local experience. The comprehensive, innovative solutions combine the technical expertise and experience of Allianz SE, and in-depth market knowledge and good will of Bajaj brand in India. Competitive pricing and quick honest response have earned the company the customer's trust and market leadership in a very short time.

## What is covered under Health Care Supreme Policy?

The policy has two sections

- Medical Expenses Section (Mandatory)
- Add On Benefits section (Optional)

Medical Expenses section covers the below listed benefits

1. Hospitalisation Expenses
2. Pre Hospitalisation
3. Post Hospitalisation
4. Road Ambulance
5. Air Ambulance
6. Day Care Procedures
7. Out Patient Expenses
8. Organ Donor Expenses
9. Recovery benefit
10. Physiotherapy Expenses
11. Sum Insured Reinstatement Benefit
12. Ayurvedic & Homeopathic treatment Hospitalisation Expenses
13. Maternity Expenses
14. New Born Baby Cover
15. Free Annual Preventive Health Check Up
16. Modern Treatment



Add On Benefits section (Optional) covers below listed benefits

- Ancillary Expenses Benefit
- Personal Accident cover
- Critical Illness cover

## Types of policy

- Individual Health Care Supreme policy
- Floater Health Care Supreme policy
- Group Health Care Supreme policy

## Coverage details

The hospitalization Sum Insured under Medical Expenses Section covers the below listed expenses

The claim payout under the below headings should not exceed the Hospitalisation Sum Insured.

- Hospitalization expenses
- Pre-hospitalization
- Post hospitalization
- Road ambulance
- Day Care expenses
- Ayurvedic & Homeopathic treatment Hospitalisation Expenses
- Modern Treatment:

Separate Sum Insured has been Specified for the below mentioned section

- Air Ambulance
- Out Patient Expenses
- Organ Donor Expenses
- Recovery benefit
- Physiotherapy Expenses
- Sum Insured Reinstatement Benefit
- Maternity Expenses (and New Born Baby Cover)

## Medical expenses section features

### 1. Hospitalisation Expenses

If You are Hospitalised on the advice of a Doctor because of Illness or Accidental Bodily Injury sustained or contracted during the Policy Period, then We will pay You In-patient Treatment- Medical Expenses for the below listed items up to the Sum Insured as specified under the policy schedule

In-patient Treatment- Medical Expenses for

- Room rent, boarding expenses
- Nursing
- Intensive care unit
- Consultation fees
- Anesthesia, blood, oxygen, operation theatre charges, surgical appliances
- Medicines, drugs and consumables
- Diagnostic procedures
- The Cost of prosthetic and other devices or equipment if implanted internally during a Surgical Procedure

### 2. Pre-Hospitalisation

The Medical Expenses incurred during the 60 days immediately before you were Hospitalised, provided that: Such Medical Expenses were incurred for the same illness/injury for which subsequent Hospitalisation was required, and We have accepted an inpatient Hospitalisation claim under Benefit Hospitalisation expenses.

### 3 Post-Hospitalisation

The Medical Expenses incurred during the 90 days immediately after You were discharged post Hospitalisation provided that: Such costs are incurred in respect of the same illness/injury for which the earlier Hospitalisation was required, and We have accepted an inpatient Hospitalisation claim under Benefit Hospitalisation expenses.

### 4. Road Ambulance

We will reimburse the expenses incurred on an ambulance offered by a healthcare or ambulance service provider for transferring You to the nearest Hospital with adequate emergency facilities for the provision of health services following an Emergency, provided that: We have accepted an inpatient Hospitalisation claim under Benefit Hospitalisation expenses.

We will also reimburse the expenses incurred on an ambulance offered by a healthcare or ambulance service provider for transferring You from the Hospital where you were admitted initially to another hospital with higher medical facilities provided that: We have accepted an inpatient Hospitalisation claim under Benefit Hospitalisation expenses

## 5. Air Ambulance

We will pay for ambulance transportation in an airplane or helicopter for emergency life threatening health conditions which require immediate and rapid ambulance transportation from the site of first occurrence of the illness /accident to the nearest hospital. The claim would be reimbursed up to the actual expenses subject to a maximum limit as specified under the Air Ambulance section in the policy schedule.

Return transportation to the client's home by air ambulance is excluded

## 6. Day Care Procedures

We will pay you the medical expenses as listed above under Hospitalisation Section for Day care procedures / Surgeries taken as an inpatient in a hospital or day care centre but not in the outpatient department. Indicative list of Day Care Procedures is given in the annexure 1 of Policy wordings

## 7. Out Patient Expenses

If you consult a specialist consultant / specialist medical Practitioner on Out patient basis for the illness / injury contracted during the policy period, we will pay you Out Patient expenses for,

- Specialist Consultations
- Investigations related to the illness / injury as prescribed by the specialist
- Medicines related to the illness / injury as prescribed by the specialist
- Dental Procedures—Root Canal Treatment, Extractions
- Consultations for Psychiatric disorders

Our maximum liability for the above expenses shall be limited to the amount specified under out Patient Expenses in the policy schedule

## 8. Organ Donor Expenses

We will pay the lump sum amount as specified under the policy schedule towards organ donor's treatment for harvesting of the donated organ, provided that,

- i. The organ donor is any person whose organ has been made available in accordance and in compliance with THE TRANSPLANTATION OF HUMAN ORGANS (AMENDMENT) BILL, 2011 and the organ donated is for the use of the Insured Person, and
- ii. We have accepted an inpatient Hospitalisation claim for the insured member under Hospitalisation expenses section

We will pay one time lump sum benefit amount as specified in the policy schedule

#### 9. Recovery benefit:

In the event of insured member hospitalised for a disease/illness/injury for a continuous period exceeding 7 days, We will pay a one time lump sum amount per policy period, as specified under the Recovery benefit in the policy schedule.

This benefit will be triggered provided that the hospitalization claim is accepted under Section Hospitalisation expenses.

#### 10. Physiotherapy Expenses

We will pay the expenses incurred towards Physiotherapy treatment taken on Out patient Basis for illness/Injury contracted during the policy period, maximum up to the amount specified under the Physiotherapy Expenses in the policy schedule, provided that,

- i. The treatment is prescribed by a Specialist consultant for Muskulo- skeletal /Neurological diseases / Injuries or other Systemic diseases
- ii. The treatment should be carried out in a hospital as defined under the policy
- iii. Total 10 sittings of Physiotherapy sessions would be considered per illness/injury per policy period, maximum up to the specified limit as per the plan opted
- iv. During the first year of Health Care Supreme policy with us, 90 days waiting period would be applicable for all the claims, however the waiting period would not be applied during subsequent renewals

#### 11. Sum Insured Reinstatement Benefit

If the Hospitalisation Sum Insured and cumulative benefit (if any) is exhausted due to claims lodged during the Policy period, then it is agreed that 100% of the hospitalization Sum Insured specified under Hospitalisation expenses section will be reinstated for the particular Policy period provided that:

- i. The reinstated Sum Insured will be triggered only after the Hospitalisation Sum Insured inclusive of the Cumulative Bonus (If applicable) has been completely exhausted during the policy period
- ii. The reinstated Sum Insured can be used for claims made by the Insured Person in respect of the benefits stated in Hospitalisation Expenses
- iii. If the claimed amount is higher than the Balance Sum Insured inclusive of the Cumulative Bonus (If applicable) under the policy, then this benefit will not be triggered for such claims
- iv. The reinstated Sum Insured would be triggered only for subsequent claims made by the Insured Person and not arising out of any illness/disease (including its complications) for which a claim has been lodged in the current policy year under Hospitalisation Expenses Section This benefit is applicable only once during each policy period & will not be carried forward to the subsequent renewals if the benefit is not utilised
- v. Additional premium would not be charged for reinstatement of the Sum Insured

#### 12. Ayurvedic & Homeopathic treatment Hospitalisation Expenses

If You are Hospitalised for not less than 24 hrs, in an Ayurvedic / Homeopathic Hospital on the advice of a Doctor because of Illness or Accidental Bodily Injury sustained or contracted during the Policy Period then We will pay You:

In-patient Treatment- Medical Expenses for Ayurvedic & Homeopathic treatment:

- Room rent, boarding expenses
- Nursing care
- Consultation fees
- Medicines, drugs and consumables
- Ayurvedic & Homeopathic treatment procedures

The claim will be admissible under the policy provided that,

- i. The illness/injury requires inpatient admission & the procedure performed on the insured cannot be carried out on Out patient basis
- ii. the treatment has been undergone in a government hospital for Hospital for Ayurvedic & Homeopathic Treatment

### 13. Maternity Expenses

We will pay the Medical Expenses for the delivery of a baby (including caesarean section) and/or expenses related to medically recommended and lawful termination of pregnancy, limited to maximum 2 deliveries or termination(s) or either, during the lifetime of the insured person, provided that,

- i. Our maximum liability per delivery or termination shall be limited to the amount specified in the policy Schedule as per the plan opted
- ii. We will pay the Medical Expenses of pre-natal and post-natal hospitalization per delivery or termination upto the amount stated in the policy Schedule
- iii. We will cover the Medical Expenses incurred for the medically necessary treatment of the new born baby upto the amount stated in the Schedule of Benefits
- iv. This coverage is limited to Self & a lawfully wedded spouse when both are covered under a single policy for 24 months, either as a family floater or individual Sum Insured policy
- v. Waiting period of 24 months from the date of issuance of the first policy with us, provided that the policy has been renewed continuously renewed with us without break for you & your spouse
- vi. We will not cover Ectopic pregnancy under this benefit
- vii. Any complications arising out of or as a consequence of maternity/child birth will be covered within the limit of Sum Insured available under this benefit

### 14. New Born Baby Cover

Coverage for new born baby will be considered subject to a valid claim being accepted under maternity expenses section. We will pay the following expenses within the limit of the Sum Insured available under the maternity cover

We will pay for,

- i. Medical Expenses towards treatment of your new born baby while you are hospitalised as an inpatient for delivery for the hospitalization



- ii. Hospitalisation charges incurred on the new born baby during post birth including any complications shall be covered up to a period of 90 days from the date of birth and within limit of the Sum Insured under Maternity Cover without payment of any additional premium
- iii. Mandatory Vaccinations of the new born baby up to 90 days, as recommended by the Indian Pediatric Association will be covered under the Maternity Sum Insured

15. Free Annual Preventive Health Check Up

After each renewal of Health Care Supreme policy with us you will be entitled for a Preventive Health Check up at Our empanelled Diagnostic centers Or empanelled Hospitals, list of tests as specified below. You would have to approach us for the arrangement of the Health Check up. For the avoidance of doubt, We shall not be liable for any other ancillary or peripheral costs or expenses (including but not limited to those for transportation, accommodation or sustenance). This benefit can be availed by all members covered under Individual Sum Insured Policies. This benefit can be availed by proposer & spouse only, under Floater Sum Insured Policies

| Eligible List of tests for Males above 25 years  | Eligible List of tests for Females above 25 years   | Eligible List of tests for age 5 years – 25 years                         |
|--|---|---|
| Full Medical Report<br>CBC<br>FBS<br>Serum Creatinine<br>ECG<br>Serum Cholesterol<br>Ultra Sonography Abdomen & Pelvis | Full Medical Report<br>CBC<br>FBS<br>Serum Creatinine<br>ECG<br>PAP smear<br>Serum Cholesterol<br>Ultra Sonography Abdomen & Pelvis | Full Medical Report<br>CBC<br>Chest X ray<br>Blood Group<br>Urine Routine |

Note:  
 Our maximum liability collectively for Hospitalization expenses, Pre-hospitalization , Post hospitalization, Road ambulance , Day Care expenses, Ayurvedic and Homoeopathic Treatment hospitalisation section would not exceed the hospitalization Sum Insured as specified in the policy schedule.  
 The Sum Insured for other sections is as specified under the respective cover in the policy schedule

16. Modern Treatment:

Modern Treatment Methods and Advancement in Technologies (as per below list) shall be covered up to Base Sum Insured.

- A. Uterine Artery Embolization and HIFU
- B. Balloon Sinuplasty
- C. Deep Brain stimulation D. Oral chemotherapy
- E. Immunotherapy- Monoclonal Antibody to be given as injection
- F. Intravitreal injections

- G. Robotic surgeries
- H. Stereotactic radio surgeries
- I. Bronchical Thermoplasty
- J. Vaporisation of the prostate (Green laser treatment or holmium laser treatment)
- K. IONM -(Intra Operative Neuro Monitoring)
- L. Stem cell therapy: Hematopoietic stem cells for bone marrow transplant for haematological conditions to be covered

## Add on benefits

These benefits are optional and applicable only if opted for and issued accordingly in the Schedule of Benefits. Insured has the option of selecting any 1 /2 /3 add on benefits

### 1. Ancillary Expenses Benefit

If You are Hospitalised on the advice of a Doctor because of Illness or Accidental Bodily Injury sustained or contracted during the Policy Period, then We will pay You:

- i) The Daily Allowance as specified under the policy, for each continuous and completed period of 24 hours of Hospitalization, in Non ICU section, necessitated solely by reason of the said Accidental Bodily Injury or Sickness, subject to a maximum of 30 days during the Policy Period for Individual SI policy & 60 days during the Policy Period for Floater SI policy
- ii) Two times the Daily Allowance for each continuous and completed period of 24 hours hospitalisation in the Intensive Care Unit during any period of Hospitalization necessitated solely by reason of the said Accidental Bodily Injury or Sickness, subject to a maximum of 15 days during the Policy Period for Individual SI policy & 30 days during the Policy Period for Floater SI policy

Note:

- The claim under i & ii would be admissible provided that we have accepted the claim under Hospitalisation cover under policy section Hospitalisation expenses
- Our maximum liability collectively for Hospitalization & ICU hospitalization for Individual & Floater policies would not exceed the Total Sum Insured as specified in the policy schedule

### Health Care Supreme – Vital Plan

- SI ₹1000/- per day for 30 days under Individual SI Option & 60 days under floater SI option for Hospitalisation in non ICU section
- SI ₹2000/- per day for 15 days under Individual SI Option & 30 days under floater SI option In case of admission in the ICU
- Total Sum Insured of ₹30000/- for Individual SI option & ₹60000/- for Floater SI option

### Health Care Supreme – Smart Plan

- SI ₹2000/- per day for 30 days under Individual SI Option & 60 days under floater SI option for Hospitalisation in non ICU section

- SI ₹4000/- per day for 15 days under Individual SI Option & 30 days under floater SI option In case of admission in the ICU
- Total Sum Insured of ₹60000/- for Individual SI option & ₹120000/-for Floater SI option

## Health Care Supreme – Ultimo Plan

- SI ₹2500/- per day for 30 days under Individual SI Option & 60 days under floater SI option for Hospitalisation in non ICU section
- SI ₹5000/- per day for 15 days under Individual SI Option & 30 days under floater SI option In case of admission in the ICU
- Total Sum Insured of ₹75000/- for Individual SI option & ₹150000/-for Floater SI option

## 2. Personal Accident Cover

If you or your family member meets with any accidental bodily injury we shall make a payment to you for one or more of the events as below:

- Death due to accident - 100% of Sum Insured
- Permanent Total Disability due to accident - Highest compensation upto 200% of Sum Insured
- Permanent Partial Disability due to accident- As per the disability table provided in policy document
- Temporary total disability due to accident- Benefit Ranging from ₹2000 to ₹15000 per week, for max 100 weeks
- Transportation of mortal remains up to ₹5000
- Children Education benefit up to ₹5000 each for 2 children
- Dependant Spouse, Dependent children, dependent parents can be covered up to 5 lacs Sum Insured
- Temporary Total Disability benefit is not available for children
- Personal Accident Sum Insured can be opted up to maximum 60 times the average monthly income

## 3. Critical illness Cover

If insured member is diagnosed as suffering from a Critical Illness as listed below, which first occurs or manifests itself during the Policy Period, and fulfills the criteria as defined under the policy, we will pay the lump sum amount as specified in the policy.

List of Critical Illness covered under the policy

1. Cancer of specified severity
2. First heart attack—of specified severity
3. Coma of specified severity
4. Kidney failure requiring regular dialysis
5. Stroke resulting in permanent neurological sequelae
6. Major organ /bone marrow transplant
7. Multiple sclerosis with persisting symptoms
8. Aplastic anemia

9. End stage lung disease
10. End stage liver failure
11. Parkinson's disease
12. Surgery to aorta
13. Alzheimer's disease
14. Primary pulmonary hypertension
15. Major burns

## What is the entry age?

- Entry age for Medical Expenses Section:  
Proposer, Spouse, Dependent children, parents, Sister, Brother, In laws, Aunt, Uncle: 18 yrs to lifetime  
Dependent children and Grandchildren: 3 months – 25 yrs
- Entry age for Add-on Covers:  
Proposer, Spouse, Dependent children, parents, Sister, Brother, In laws, Aunt, Uncle: 18 yrs – 65 yrs  
Dependent children and Grandchildren.: 3 months – 25 yrs

## What is the renewal age?

- Under normal circumstances, renewal will not be refused except on the grounds of Your moral hazard misrepresentation, non cooperation or fraud. (Subject to policy is renewed annually with us within the Grace period of 30 days from date of Expiry)
- For dependent children, Policy is renewable upto 35 years. After the completion of maximum renewal age of dependent children, the policy would be renewed for lifetime, subject to Separate proposal form should be submitted to us at the time of renewal with the insured member as proposer and subsequently the policy should be renewed annually with us and within the Grace period of 30 days from date of Expiry. Continuity for all the waiting periods shall be extended in the new policy

## Is this a individual policy / floater policy?

- The policy has both the options of Individual & floater Sum Insured for medical expenses section and ancillary expenses section
- Personal accident and critical illness covers are on individual sum insured basis
- The policy can also be given for Groups

## Who Can Be Covered As Dependants Under The Policy?

- For the purpose of Individual Sum Insured Policy- includes the Insured; his/her lawfully wedded spouse and dependent children, parents, Sister, Brother, In laws, Aunt, Uncle, Grandchildren
- For the purpose of Family Floater- includes the Insured; his/her lawfully wedded spouse and dependent children. For Parents separate floater Policy can be taken

\*Dependent children: A child is considered a dependent for insurance purposes until his 35th birthday (even if not enrolled in an educational institution) provided he is financially dependent, on the proposer.

What is the policy period?

- 1 year, 2 years or 3 years

What is the premium paying term?

Policy can be paid on installment basis-Annual, Half Yearly, Quarterly or MonthlyWhat are the sum insured options available under the policy?

Table of Benefits

| Medical Expenses Section - Sum Insured in INR |        |  |                |   |  |                           |  |                             |                              |
|---|--------|--|----------------|---|--|---------------------------|--|-----------------------------|------------------------------|
| Plans   |        | Hospitalisation SI<br>(Hospitalisation Expenses<br>+ Pre Hospitalisation<br>+ Post Hospitalisation<br>+ Road Ambulance<br>+ Day care Procedures<br>+ Ayurvedic and<br>Homoeopathic<br>Treatment Hospitalisation)<br>in ₹ | OPD SI<br>in ₹ | Physio-<br>therapy<br>on OPD<br>basis<br>in ₹ | Maternity SI<br>(Including<br>New Born<br>baby cover )<br>in ₹ | Donor<br>Expenses<br>in ₹ | Air<br>Ambulance<br>Reimburseme<br>nt Expenses in<br>₹ | Recovery<br>benefit<br>in ₹ | Total Sum<br>Insured<br>in ₹ |
| Plans<br>Health Care<br>Supreme - Vital       | Plan A | 500000   | 2500           | 5000  | 25000  | 50000                     | 50000  | 10000                       | 642500                       |
|   | Plan B | 800000   | 4000           | 8000  | 30000  | 80000                     | 80000  | 10000                       | 1012000                      |
|   | Plan C | 1000000  | 5000           | 10000   | 35000  | 100000                    | 100000   | 10000                       | 1260000                      |
| Health Care<br>Supreme - Smart                | Plan D | 1500000  | 10000          | 15000   | 40000  | 150000                    | 150000   | 25000                       | 1890000                      |
|   | Plan E | 2000000  | 15000          | 20000   | 40000  | 200000                    | 200000   | 25000                       | 2500000                      |
|   | Plan F | 2500000  | 15000          | 25000   | 40000  | 250000                    | 250000   | 25000                       | 3105000                      |
|   | Plan G | 3000000  | 15000          | 30000   | 50000  | 300000                    | 300000   | 25000                       | 3720000                      |
| Health Care<br>Supreme - Ultimo               | Plan H | 3500000  | 17500          | 35000   | 75000  | 350000                    | 350000   | 50000                       | 4377500                      |
|   | Plan I | 4000000  | 20000          | 40000   | 75000  | 400000                    | 400000   | 50000                       | 4985000                      |
|   | Plan J | 4500000  | 25000          | 45000   | 75000  | 450000                    | 450000   | 50000                       | 5595000                      |
|   | Plan K | 5000000  | 25000          | 50000   | 100000   | 500000                    | 500000   | 50000                       | 6225000                      |



## Add on covers for individual & floater sum insured options

| Ancillary Expenses Benefit Section |        |  |   |  |   |
|------------------------------------|--------|--|---|--|---|
| Plans                              |        | Per Day Hospitalisation Benefit amount   | ICU Hospitalisation benefit amount  | Total Sum Insured per policy period For Individual SI Option | Total Sum Insured per policy period For Floater SI Option |
| Health Care Supreme - Vital        | Plan A | ₹1000/per day, for 30 days for individual policy and 60 days for Floater policy, per policy period | ₹2000/ day, for 15 days for individual policy and 30 days for Floater policy, per policy period | ₹30000/-   | ₹60000/-  |
|                                    | Plan B |  |   |  |   |
|                                    | Plan C |  |   |  |   |
| Health Care Supreme - Smart        | Plan D | ₹2000/per day, for 30 days for individual policy and 60 days for Floater policy, per policy period | ₹4000/ day, for 15 days for individual policy and 30 days for Floater policy, per policy period | ₹60000/-   | ₹120000/-   |
|                                    | Plan E |  |   |  |   |
|                                    | Plan F |  |   |  |   |
|                                    | Plan G |  |   |  |   |
| Health Care Supreme - Ultimo       | Plan H | ₹2500/per day, for 30 days for individual policy and 60 days for Floater policy, per policy period | ₹5000/ day, for 15 days for individual policy and 30 days for Floater policy, per policy period | ₹75000/-   | ₹150000/-   |
|                                    | Plan I |  |   |  |   |
|                                    | Plan J |  |   |  |   |
|                                    | Plan K |  |   |  |   |

### Critical illness benefit

- Individual Sum Insured Options ₹5 lacs & ₹10 lacs on individual sum insured basis

### Personal accident sum insured and benefit chart

| Sum Insured options in ₹ | Death Benefit in ₹ | PTD benefit in ₹ | PPD benefit in ₹   | TTD benefit per week up to 100 weeks* |
|--------------------------|--------------------|------------------|--|---------------------------------------|
| 5 lacs                   | 5 lacs             | 10 Lacs          | % of benefits, as per the PPD table given in the policy wordings | ₹2000/- per week                      |
| 10 lacs                  | 10 lacs            | 20 Lacs          |  | ₹4000/- per week                      |
| 15 lacs                  | 15 lacs            | 30 Lacs          |  | ₹5000/- per week                      |
| 20 lacs                  | 20 lacs            | 40 Lacs          |  | ₹7000/- per week                      |
| 25 lacs                  | 25 lacs            | 50 Lacs          |  | ₹7500/- per week                      |
| 30 lacs                  | 30 lacs            | 60 Lacs          |  | ₹7500/- per week                      |
| 35 lacs                  | 35 lacs            | 70 Lacs          |  | ₹10000/- per week                     |
| 40 lacs                  | 40 lacs            | 80 Lacs          |  | ₹10000/- per week                     |
| 45 lacs                  | 45 lacs            | 90 Lacs          |  | ₹15000/- per week                     |
| 50 lacs                  | 50 lacs            | 100 Lacs         |  | ₹15000/- per week                     |

\*TTD benefit not applicable for children

### What are the waiting periods under the policy?

| Waiting periods   | 30 days        | 90 days        | 1 year   | 2 years  |
|---|----------------|----------------|--|--|
| Hospitalisation Section                                       | Applicable     | Not Applicable | Applicable for listed diseases like hysterectomy, cataract etc | Applicable for pre-existing diseases, joint replacement surgeries, internal congenital diseases, etc |
| Pre/Post Hospitalisation                                      |                |                |  |  |
| Road Ambulance Expenses                                       |                |                |  |  |
| Road Ambulance  |                |                |  |  |
| Air Ambulance   |                |                |  |  |
| Day Care Expenses   |                |                |  |  |
| Recovery Benefits   |                |                |  |  |
| Sum Insured Reinstatement                                     |                |                |  |  |
| Ayurvedic and homoeopathic treatment hospitalisation expenses |                |                |  |  |
| Physiotherapy Expenses  |                |                |  |  |
| Outpatient expenses   | Applicable     | Not Applicable | Not Applicable   |  |
| Maternity Benefit/ New Born Baby cover                        | Applicable     |                |  |  |
| Ancillary Expenses Benefit Section                            | Applicable     | Not Applicable | Applicable for listed diseases like hysterectomy, cataract etc | Applicable for pre-existing diseases joint replacement surgeries, internal congenital diseases etc   |
| Critical Illness Benefit Section                              | Applicable     |                | Not Applicable   |  |
| Personal Accident Section                                     | Not Applicable |                |  |  |

### What is the pre-policy medical examination criteria?

Pre-policy Medical Examination criteria for new Proposals & Portability proposals

- No Medical tests up to 45 years, subject to no adverse health conditions
- Medical tests would be advised for the below adverse health conditions:
  - Diabetes
  - Hypertension
  - Lipid Disorders
  - Combination of any of the above
  - Obesity
  - Joint Disorders
- Tests may be advised for other health conditions, based on the severity of disease, clinical condition of the member, treatment taken and investigation reports for the condition
- Medical tests are mandatory for members 46 years and above
- The pre-policy check up would be arranged at our empanelled diagnostic centers
- The validity of the test reports would be 30 days from date of medical examination

- If pre-policy check up would be conducted in our paneled diagnostic centre, 100% of the standard medical tests charges would be reimbursed, subject to acceptance of proposal and policy issued

| Age of the person to be insured | Sum Insured             | Medical Examination   |
|---------------------------------|-------------------------|---|
| Up to 45 years                  | All Sum Insured options | No Medical Tests*Subject to no adverse health conditions  |
| 46 and above                    | All Sum Insured options | Medical Tests required as listed below:<br>Full Medical Report, ECG with reporting, FBG, CBC WITH ESR , Cholesterol, HDL Cholesterol, Triglycerides, Creatinine, GGTP, SGOT, SGPT, HbA1c, Urinalysis, Total Protein, Sr. Albumin, Sr. Globulin, A:G Ratio |

### What would be the loading due to adverse health conditions?

- The loading would be applicable for the proposals with adverse health conditions given below: Hypertension, Diabetes, Obesity, Cholesterol Disorder, Cardiovascular diseases, or multiple risk factors

| Condition               | Loading on premium |
|-------------------------|--------------------|
| Diabetes                | 10%                |
| Hypertension            | 10%                |
| Cholesterol Disorder    | 10%                |
| Obesity                 | 10%                |
| Cardiovascular diseases | 10%                |

- For Multiple conditions cumulative loading would be applied on the published premium
- The maximum risk loading applicable for an individual shall not exceed 50% of the published premiums, for overall risk per person
- These loadings are applied from Commencement Date of the Policy including subsequent renewal(s) with Us or on the receipt of the request of increase in Sum Insured (for the increased Sum Insured)
- We will inform You about the applicable risk loading through a counter offer letter. You need to revert to Us with consent and additional premium (if any), within 15 days of the issuance of such counter offer letter. In case, you neither accept the counter offer nor revert to Us within 15 days, We shall cancel Your application and refund the premium paid within next 7 days
- Please note that We will issue Policy only after getting Your consent

### What additional benefits do I get?

#### i) Cumulative Bonus

Cumulative Bonus is applicable only for Hospitalisation Section

If You renew Your Health Care Supreme Policy with Us without any break in the Policy Period and there has been no claim in the preceding year, We will increase the Limit of Indemnity by 10% per annum, but:

- The maximum cumulative increase in the Limit of Indemnity will be limited to 5 years and/ or 50% of Sum Insured
- If a claim is made in any year where a cumulative increase has been applied, then the increased Limit of Indemnity shall be reduced by 10%, save that the Limit of Indemnity applicable to Your first Health Care Supreme Policy with Us shall be preserved
- This clause does not alter the annual character of this insurance or Our right to decline to renew or to cancel the Policy, under the circumstances described in cancellation clause stated under the policy

- There is no transfer of Cumulative Bonus from other Company renewals
- The maximum cumulative bonus would be upto 50% of sum insured upto 5 claim free years.
  - Income Tax Benefit as per Sec 80 D of the IT Act on the premiums paid for this policy, except for Personal Accident Section.
  - Free health check up at our diagnostic centers after every renewal. This benefit of free health check up can be availed by all the insured members under individual Sum Insured Policies
  - The benefit of free health check up can be availed by proposer & spouse only under Floater Sum Insured Policies
  - 30 days free look in period from the date of policy receipt

### Discounts

| Discounts                   | Individual Healthcare Supreme policies  |         | Family Floater Healthcare Supreme policies |         | Group Healthcare Supreme policies |            |
|-----------------------------|---|---------|--|---------|-----------------------------------|------------|
|                             | New Policy  | Renewal | New Policy                                 | Renewal | New Policy                        | Renewal    |
| Add On cover Discount       | 5%  | 5%      | 5%   | 5%      | 5%                                | 5%         |
| Family Discount             | 5%  | 5%      | NA   | NA      | NA                                | NA         |
| Claim Free Renewal Discount | NA  | 5%      | NA   | 5%      | NA                                | NA         |
| Group Discount              | NA  | NA      | NA   | NA      | 5% to 30%*                        | 5% to 30%* |
| Long Term Policy Discount   | 4% discount on premium for 2 years policy term and 8% discount on premium for 3 years policy term |         |  |         | NA                                |            |
| Total Maximum Discount      | 10%   | 15%     | 5%   | 10%     | 35%                               | 35%        |

- Add on Cover Discount : 5% discount applicable, if all add on covers are opted along with the basic cover
- Family Discount: 5% family discount applicable, If 2 or more family members are covered under a single policy
- Claim Free Renewal Discount : 5% discount applicable, if the policy is claim free at the time of renewal
- Group Discount: Discount of 5% to 30% will be applicable for Group policies based on the Size of the Group
- Long term Policy Discount: 4% discount on premium for 2 years policy term and 8% discount on premium for 3 years policy term. (Note: This is not applicable on instalment premium option)

### Conditions for renewal of the contract

- Under normal circumstances, renewal will not be refused except on the grounds of Your moral hazard, misrepresentation, non cooperation or fraud. (Subject to policy is renewed annually with us within the Grace period of 30 days from date of Expiry)
- In case of our own renewal, a grace period of 30 days is permissible and the Policy will be considered as continuous for the purpose of all waiting periods. However, any treatment availed for an Illness or Accident sustained or contracted during the break period will not be admissible under the Policy.
- For renewals received after completion of 30 days grace period, a fresh application of health insurance should be submitted to Us, it would be processed as per a new business proposal.
- For dependent children, Policy is renewable up to 35 years. After the completion of maximum renewal age of dependent children, the policy would be renewed for lifetime, Subject to Separate proposal form to be submitted to us at the time of

renewal with the insured member as proposer and subsequently the policy should be renewed with us annually and within the Grace period of 30 days from date of Expiry. Suitable credit of continuity/waiting periods for all the previous policy years would be extended in the new policy, provided the policy has been maintained without a break

- v. Premium payable or any changes in terms & conditions on renewal and on subsequent continuation of cover are subject to change with prior approval from IRDAI

### Cancellation

- i. The policyholder may cancel this policy by giving 15days' written notice and in such an event, the Company shall refund premium for the unexpired policy period as detailed below.

Cancellation grid for premium received on annual basis or full premium received at policy inception are as under

| Period in Risk  | Premium Refund                    |                      |                      |
|---|-----------------------------------|----------------------|----------------------|
|   | Policy Period 1 Year              | Policy Period 2 Year | Policy Period 3 Year |
| Within 30 Days  | As per Free Look Period Condition |                      |                      |
| Exceeding 30 days but less than or equal to 1 month     | 75.00%                            | 75.00%               | 80.00%               |
| Exceeding 1 month but less than or equal to 3 months    | 50.00                             | 75.00%               | 80.00%               |
| Exceeding 3 months but less than or equal to 6 months   | 25.00%                            | 65.00%               | 75.00%               |
| Exceeding 6 months but less than or equal to 12 months  | 0.00%                             | 45.00%               | 60.00%               |
| Exceeding 12 months but less than or equal to 15 months | 0.00%                             | 30.00%               | 50.00%               |
| Exceeding 15 months but less than or equal to 18 months | 0.00%                             | 20.00%               | 45.00%               |
| Exceeding 18 months but less than or equal to 24 months | 0.00%                             | 0.00%                | 30.00%               |
| Exceeding 24 months but less than or equal to 27 months | 0.00%                             | 0.00%                | 20.00%               |
| Exceeding 27 months but less than or equal to 30 months | 0.00%                             | 0.00%                | 15.00%               |
| Exceeding 30 months but less than or equal to 36 months | 0.00%                             | 0.00%                | 0.00%                |

Cancellation grid for premium received on instalment basis and refund is as under

The premium will be refunded as per the below table:

| Period in Risk (From Latest instalment date)          | Premium Refund                    |                        |                          |
|---|-----------------------------------|------------------------|--------------------------|
|   | % of Monthly Premium              | % of Quarterly Premium | % of Half Yearly Premium |
| Within 30 days from 1st Installment date              | As per Free Look Period Condition |                        |                          |
| Exceeding 30 days but less than or equal to 3 months  | No Refund                         |                        | 30%                      |
| Exceeding 3 months but less than or equal to 6 months |                                   |                        | 0%                       |

### Conditions for sum insured enhancement

- Sum Insured enhancement will be allowed only at the time of renewals.
- Sum Insured enhancement would be subject to the underwriting approval based on the declaration on the proposal form and previous claims experience



## Free look period

The Free Look Period shall be applicable on new individual health insurance policies and not on renewals or at the time of porting/migrating the policy.

The insured person shall be allowed free look period of thirty days from date of receipt of the policy document to review the terms and conditions of the policy, and to return the same if not acceptable.

If the insured has not made any claim during the Free Look Period, the insured shall be entitled to

- a. a refund of the premium paid less any expenses incurred by the Company on medical examination of the insured person and the stamp duty charges or
- b. where the risk has already commenced and the option of return of the policy is exercised by the insured person, a deduction towards the proportionate risk premium for period of cover or
- c. Where only a part of the insurance coverage has commenced, such proportionate premium commensurate with the insurance coverage during such period

## Portability conditions

The insured person will have the option to port the policy to other insurers by applying to such insurer to port the entire policy along with all the members of the family, if any, at least 45 days before, but not earlier than 60 days from the policy renewal date as per IRDAI guidelines related to portability. If such person is presently covered and has been continuously covered without any lapses under any health insurance policy with an Indian General/Health insurer, the proposed insured person will get the accrued continuity benefits in waiting periods as per IRDAI guidelines on portability.

For Detailed Guidelines on portability, kindly refer the link - <https://irdai.gov.in/document-detail?documentId=393128>

(Please note referred link is of the IRDAI website and subject to change from time to time.)

## Possibility of Revision of Terms of the Policy including the Premium Rates

The Company, with prior approval of IRDAI, may revise or modify the terms of the policy including the premium rates. The insured person shall be notified three months before the changes are effected..

## Migration of policy

The insured person will have the option to migrate the policy to other health insurance products/plans offered by the company by applying for migration of the policy atleast 30 days before the policy renewal date as per IRDAI guidelines on Migration. If such person is presently covered and has been continuously covered without any lapses under any health insurance product/plan offered by the company, the insured person will get the accrued continuity benefits in waiting periods as per IRDAI guidelines on migration.

For Detailed Guidelines on migration, kindly refer the link - <https://irdai.gov.in/document-detail?documentId=393128>

(Please note referred link is of the IRDAI website and subject to change from time to time.)

## Withdrawal of policy

- i. In the likelihood of this product being withdrawn in future, the Company will intimate the insured person about the same 90 days prior to expiry of the policy.
- ii. Insured Person will have the option to migrate to similar health insurance product available with the Company at the time of renewal with all the accrued continuity benefits such as cumulative bonus, waiver of waiting period. as per IRDAI guidelines, provided the policy has been maintained without a break.

## What are the exclusions under the policy?

### A) Detail list of Exclusions for Medical Expenses Section

We shall not be liable to make any payment for any claim directly or indirectly caused by, based on, arising out of or attributable to any of the following:

- I. Waiting Period
  1. Pre-existing Diseases waiting period (Excl01)
    - a. Expenses related to the treatment of a pre-existing Disease (PED) and its direct complications shall be excluded until the expiry of 24 months of continuous coverage after the date of inception of the first Health Care Supreme Policy with us.
    - b. In case of enhancement of Sum Insured the exclusion shall apply afresh to the extent of Sum Insured increase.
    - c. If the Insured is continuously covered without any break as defined under the portability norms of the extant IRDAI (Health Insurance) Regulations then waiting period for the same would be reduced to the extent of prior coverage.
    - d. Coverage under the Policy after the expiry of 24 months for any pre-existing disease is subject to the same being declared at the time of application and accepted by Us.
  2. Specified disease/procedure waiting period (Excl02)
    - a. Expenses related to the treatment of the listed Conditions, surgeries/treatments shall be excluded until the expiry of 12 months of continuous coverage after the date of inception of the first Health Care Supreme Policy with Us. This exclusion shall not be applicable for claims arising due to an accident.
    - b. In case of enhancement of Sum Insured the exclusion shall apply afresh to the extent of Sum Insured increase.
    - c. If any of the specified disease/procedure falls under the waiting period specified for Pre-Existing diseases, then the longer of the two waiting periods shall apply.
    - d. The waiting period for listed conditions shall apply even if contracted after the Policy or declared and accepted without a specific exclusion.
    - e. If the Insured is continuously covered without any break as defined under the applicable norms on portability stipulated by IRDAI, then waiting period for the same would be reduced to the extent of prior coverage.
    - f. List of specific diseases/procedures is as below:

|  |   |
|--|---|
| 1. Any type gastrointestinal ulcers                      | 2. Cataracts,   |
| 3. Any type of fistula                                   | 4. Macular Degeneration   |
| 5. Benign prostatic hypertrophy                          | 6. Hernia of all types  |
| 7. All types of sinuses                                  | 8. Fissure in ano   |
| 9. Haemorrhoids, piles                                   | 10. Hydrocele   |
| 11. Dysfunctional uterine bleeding                       | 12. Fibromyoma  |
| 13. Endometriosis  | 14. Hysterectomy  |
| 15. Uterine Prolapse                                     | 16. Stones in the urinary and biliary systems   |
| 17. Surgery on ears/tonsils/ adenoids/ paranasal sinuses | 18. Surgery on all internal or external tumours/cysts/ nodules/polyps of any kind including breast lumps with exception of Malignant tumor or growth. |
| 19. Mental Illness                                       | 20. Diseases of gall bladder including cholecystitis  |
| 21. Pancreatitis   | 22. All forms of Cirrhosis  |
| 23. Gout and rheumatism                                  | 24. Tonsilitis  |
| 25. Surgery for varicose veins and varicose ulcers       | 26. Chronic Kidney Disease  |
| 27. Alzheimer's Disease                                  |   |

3. A waiting period of 24 months from the first Health Care Supreme Policy inception date will be applicable to the medical and surgical treatment of illness surgical procedures mentioned below.
  - Joint replacement surgery,
  - Surgery for prolapsed inter vertebral disc (unless necessitated due to an accident)
  - Surgery to correct Deviated Nasal Septum and Hypertrophied Turbinates
  - Congenital internal diseases or anomalies
  - Laser treatment for correction of eye sight due to refractive error.
  - Parkinson's Disease
  - Genetic disorders
4. 30-day waiting period (Excl03)
  - a. Expenses related to the treatment of any illness within 30 days from the first Policy commencement date shall be excluded except claims arising due to an accident, provided the same are covered.
  - b. This exclusion shall not, however, apply if the Insured has Continuous Coverage for more than twelve months.  
The within referred waiting period is made applicable to the enhanced Sum Insured in the event of granting higher Sum Insured subsequently.
5. Any treatment arising from or traceable to pregnancy, child birth including cesarean section until 24 months continuous period has elapsed since the inception of the first Health Care Supreme Policy with US. However this exclusion will not apply to Ectopic pregnancy proved by diagnostic means

## II. General exclusions

1. Any dental treatment that comprises of cosmetic surgery, dentures, dental prosthesis, dental implants, orthodontics, surgery of any kind unless as a result of Accidental Bodily Injury to natural teeth and also requiring hospitalization..
2. Medical expenses where Inpatient care is not warranted and does not require supervision of qualified nursing staff and qualified medical practitioner round the clock. This exclusion is however not applicable for any day care treatment taken for the accidental bodily injury in a day care centre/ hospital

## B. Exclusions applicable for Out Patient Expenses

We shall not be liable to make any payment for any claim directly or indirectly caused by, based on, arising out of or attributable to any of the following:

### I. Waiting Period

30-day waiting period (Excl03)

- a. Expenses related to the treatment of any illness within 30 days from the first Policy commencement date shall be excluded except claims arising due to an accident, provided the same are covered.
- b. This exclusion shall not, however, apply if the Insured has Continuous Coverage for more than twelve months.  
The within referred waiting period is made applicable to the enhanced Sum Insured in the event of granting higher Sum Insured subsequently.

## II. Specific exclusions

1. Any expenses for investigations/ treatment taken without existence of any disease/ illness, signs /symptoms
2. Any expenses for diagnostic tests, investigations / treatment taken without the Specialist Consultant advising the same and which is not duly supported by his prescriptions
3. Cost of Annual Health Check up
4. Any expenses in excess of the maximum payable amount under the Outpatient medical expenses limit.
5. Any expense for Treatments which is not specified under out patient expenses

## C. Specific Exclusions applicable for Ayurvedic / Homeopathic Treatment Cover Section

The below exclusions would be in addition to the exclusions stated under section 3, part A,

We shall not be liable to make any payment for any claim directly or indirectly caused by, based on, arising out of or attributable to any of the following

1. Treatment taken at a hospital which does not fulfill the criteria as per the policy definition
2. Treatment exceeding the limit as specified under the Plan opted
3. Any expenses incurred for treatment taken for other Ayurvedic / Homeopathic therapy which is not defined & covered under the policy
4. Treatment taken for Unani, naturopathy or any other stream of Medicine except as specified under the policy

- ii. Coronary heart disease
- iii. Severe Sleep Apnea
- iv. Uncontrolled Type 2 Diabetes
- 5. Change-of-gender treatments (Excl07)  
Expenses related to any treatment, including surgical management, to change characteristics of the body to those of the opposite sex.
- 6. Cosmetic or plastic Surgery (Excl08)  
Expenses for cosmetic or plastic surgery or any treatment to change appearance unless for reconstruction following an Accident, Burn(s) or Cancer or as part of medically necessary treatment to remove a direct and immediate health risk to the insured. For this to be considered a medical necessity, it must be certified by the attending Medical Practitioner.
- 7. Breach of law (Excl10)  
Expenses for treatment directly arising from or consequent upon any Insured committing or attempting to commit a breach of law with criminal intent.
- 8. Excluded Providers (Excl11)  
Expenses incurred towards treatment in any hospital or by any Medical Practitioner or any other provider specifically excluded by the Insurer and disclosed in its website / notified to the policyholders are not admissible. However, in case of life threatening situations or following an accident, expenses up to the stage of stabilization are payable but not the complete claim.
- 9. Treatment for Alcoholism, drug or substance abuse or any addictive condition and consequences thereof. (Excl12)
- 10. Treatments received in health spas, nature cure clinics, spas or similar establishments or private beds registered as a nursing home attached to such establishments or where admission is arranged wholly or partly for domestic reasons. (Excl13)
- 11. Dietary supplements and substances that can be purchased without prescription, including but not limited to Vitamins, minerals and organic substances unless prescribed by a medical practitioner as part of hospitalization claim or day care procedure. (Excl14)
- 12. Expenses related to donor screening, treatment, including surgery to remove organs from a donor in the case of transplant surgery. This exclusion is not applicable for Donor Expenses under Part I Section A8 (Organ Donor Expenses)
- 13. Refractive Error (Excl15)  
Expenses related to the treatment for correction of eye sight due to refractive error less than 7.5 dioptres
- 14. Unproven Treatments (Excl16)  
Expenses related to any unproven treatment, services and supplies for or in connection with any treatment. Unproven treatments are treatments, procedures or supplies that lack significant medical documentation to support their effectiveness.
- 15. Sterility and Infertility (Excl17)  
Expenses related to sterility and infertility. This includes:
  - a) Any type of contraception, sterilization
  - b) Assisted Reproduction services including artificial insemination and advanced reproductive technologies such as IVF, ZIFT, GIFT, ICSI



5. Treatment taken in Wellness Centre/Spa/Naturopathy centers/Panchakarma centers or any other treatment centres which do not qualify as per the policy definition of AYUSH Hospital.
  
- D. Common Exclusions applicable to all the covers under Medical expenses section:  
 Hospitalisation expenses, Pre- Hospitalisation, Post-Hospitalisation Expenses ,Road Ambulance, Air Ambulance, Day Care Procedures, Out Patient Expense, Organ Donor Expenses, Recovery benefit, Physiotherapy Expenses, Sum Insured Reinstatement Benefit, Ayurvedic / Homeopathic treatment Hospitalisation Expenses, Maternity Expenses, New Born Baby Cover  
 We shall not be liable to make any payment for any claim directly or indirectly caused by, based on, arising out of or attributable to any of the following:
  - I. General exclusions
    1. War, invasion, acts of foreign enemies, hostilities (whether war be declared or not) [except for compelling the Government or any other person to do or abstain from doing any act as defined under the definition of Terrorist act], civil war, commotion, unrest, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalization or requisition of or damage by or under the order of any government or public local authority.  
 Any Medical expenses incurred due to Acts of Terrorism will be covered under the policy.
    2. Investigation & Evaluation (Excl04)
      - a) Expenses related to any admission primarily for diagnostics and evaluation purposes only are excluded even if the same requires confinement at a Hospital.  
 Any diagnostic expenses which are not related or not incidental to the current diagnosis and treatment are excluded.
    3. Rest Cure, rehabilitation and respite care (Excl05)
      - a) Expenses related to any admission primarily for enforced bed rest and not for receiving treatment. This also includes:
        - i. Custodial care either at home or in a nursing facility for personal care such as help with activities of daily living such as bathing, dressing, moving around either by skilled nurses or assistant or non-skilled persons.
        - ii. Any services for people who are terminally ill to address medical, physical, social, emotional and spiritual needs.
    4. Obesity/Weight Control (Excl06)  
 Expenses related to the surgical treatment of obesity that does not fulfil all the below conditions:
      - 1) Surgery to be conducted is upon the advice of the Medical Practitioner/Doctor
      - 2) The surgery/Procedure conducted should be supported by clinical protocols
      - 3) The member has to be 18 years of age or older and
      - 4) Body Mass Index (BMI);
        - a) greater than or equal to 40 or
        - b) greater than or equal to 35 in conjunction with any of the following severe co-morbidities following failure of less invasive methods of weight loss:
          - i. Obesity-related cardiomyopathy

3. Treatment arising from or traceable to pregnancy, childbirth postpartum complications including but not limited to caesarian section, birth defects and congenital anomalies
  4. Occupational diseases.
  5. War, whether war be declared or not, invasion, act of foreign enemy, hostilities, civil war, insurrection, terrorism or terrorist acts or activities, rebellion, revolution, mutiny, military or usurped power, riot, strike, lockout, military or popular uprising, civil commotion, martial law or loot, sack or pillage in connection therewith, confiscation or destruction by any government or public authority or any act or condition incidental to any of the above.
  6. Naval or military operations of the armed forces or air force and participation in operations requiring the use of arms or which are ordered by military authorities for combating terrorists, rebels and the like.
  7. Any natural peril (including but not limited to storm, tempest, avalanche, earthquake, volcanic eruptions, hurricane, or any other kind of natural hazard).
  8. Radioactive contamination
  9. Consequential losses of any kind, be they by way of loss of profit, loss of opportunity, loss of gain, business interruption, market loss or otherwise, or any claims arising out of loss of a pure financial nature such as loss of goodwill or any legal liability of any kind whatsoever.
  10. Intentional self-injury and/or the use or misuse of intoxicating drugs and/or alcohol.
- C. Exclusions applicable for Personal Accident Cover
- We shall not be liable to make any payment for any claim directly or indirectly caused by, based on, arising out of or attributable to any of the following
- I. General exclusions
    1. Accidental Bodily Injury that you/your family member named in the schedule meets with:
      - a. through suicide, attempted suicide or self inflicted injury or illness.
      - b. While under the influence of liquor or drugs.
      - c. Arising or resulting from the insured person committing any breach of law with criminal intent.
      - d. Whilst participating as the driver, co-driver or passenger of a motor vehicle during motor racing or trial runs.
      - e. As a result of any curative treatments or interventions that you carry out or have carried out on your body.
      - f. Arising out of your participation in any naval, military or air force operations whether in the form of military exercises or war games or actual engagement with the enemy, whether foreign or domestic.
      - g. Whilst engaging in aviation or ballooning. Whilst mounting into, dismounting from or traveling in any balloon or aircraft other than as a passenger (fare paying or other wise) in any duly licensed standard type of aircraft anywhere in the world.
    2. Consequential losses of any kind or insured person's actual or alleged legal liability.
    3. Any injury/disablement/death directly or indirectly arising out of or contributed to any pre-existing condition.
    4. Venereal or Sexually transmitted diseases
    5. HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) and/or mutant derivatives or variations thereof however caused.
    6. War (whether declared or not), civil war, invasion, act of foreign enemies, rebellion, revolution, insurrection, mutiny, military or

- c) Gestational Surrogacy
  - d) Reversal of sterilization
  - 16. Circumcision unless required for the treatment of Illness or Accidental bodily injury,
  - 17. The cost of spectacles, contact lenses, hearing aids, crutches, dentures, artificial teeth and all other external appliances and/or devices whether for diagnosis or treatment except for Cost of Artificial Limbs, cost of prosthetic devices implanted during surgical procedure like Pacemaker, orthopedic implants, infra cardiac valve replacements, vascular stents etc.
  - 18. External medical equipment of any kind used at home as post hospitalisation care including cost of instrument used in the treatment of Sleep Apnoea Syndrome (C.P.A.P), Continuous Peritoneal Ambulatory Dialysis (C.P.A.D) and Oxygen concentrator for Bronchial Asthmatic condition
  - 19. Intentional self-injury (including but not limited to the use or misuse of any intoxicating drugs or alcohol)
  - 20. Vaccination or inoculation unless forming a part of post bite treatment or if medically necessary and forming a part of treatment recommended by the treating Medical Practitioner/doctor. This exclusion is not applicable for Part I section A14 (New Born Baby Cover).
  - 21. Treatment for any other system other than modern medicine (also known as Allopathy). This exclusion is not applicable for Ayurvedic / Homeopathic Medicine Expenses under Part I section A12 (Ayurvedic / Homeopathic treatment Hospitalisation Expenses).
  - 22. All non-medical Items as per Annexure II provided in Policy Wordings
  - 23. Any treatment received outside India is not covered under this policy.
- Any claim directly or indirectly caused by or contributed to by nuclear weapons and/or materials

### Exclusion under add on benefits cover

- A. Ancillary expenses cover exclusions
  - All Exclusions of Hospitalisation Section would be applicable to Ancillary Expenses Benefit
- B. Exclusions applicable for Critical Illness Cover
  - We shall not be liable to make any payment for any claim directly or indirectly caused by, based on, arising out of or attributable to any of the following
- I. Waiting Period
  - 1. Any Critical Illness diagnosed within the first 90 days of the date of commencement of the Policy is excluded. This exclusion shall not apply to an Insured for whom coverage has been renewed by the Named Insured, without a break, for subsequent years.
- II. General exclusions
  - 1. Any Critical Illness for which care, treatment, or advice was recommended by or received from a Physician, or which first manifested itself or was contracted before the start of the Policy Period, or for which a claim has or could have been made under any earlier policy.
  - 2. Any sexually transmitted diseases or any condition directly or indirectly caused by or associated with Human T-Cell Lymphotropic Virus type III (III LB III) or Lymphadenopathy Associated Virus (LAV) or the Mutants Derivative or Variations Deficiency Syndrome or any Syndrome or condition of a similar kind commonly referred to as AIDS.

usurped power, seizure, capture, arrest, restraint or detention, confiscation or nationalization or requisition of or damage by or under the order of any government or public local authority.

7. Nuclear energy, radiation.

8. Pregnancy, resulting childbirth, miscarriage, abortion, or complications arising out of these.

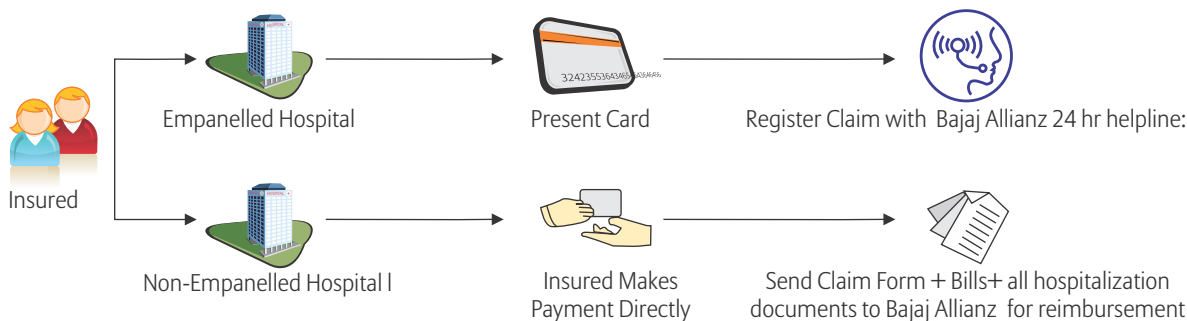
Disclaimer: The above information is indicative in nature, please refer the policy wordings or visit our website / our nearest office for further details

## How do i buy this policy?

1. Discuss the policy benefits, coverage and premium details with your insurance advisor or visit our website ([www.bajajallianz.com](http://www.bajajallianz.com)) for details
  2. Actively seek information on the charges and exclusions under the policy
  3. Fill the proposal form stating your personal details and health profile
  4. Ensure that the information given in the form is complete and accurate
  5. In case of the portability, please contact us, 45 days prior to the risk expiry date of the previous health insurance policy.
  6. Based on the information provided and the underwriting guidelines of the policy you may be required to undergo pre-policy medical examination at our network diagnostic centres.
  7. We will evaluate the reports of your medical test. Depending on our evaluation if your proposal is accepted, then we will issue the policy subject to receipt of necessary premium
  8. The Policy Schedule, Policy Wordings, and Health Cards will be sent to your mailing address mentioned on the proposal form
- Hospitalisation expenses, Pre- Hospitalisation, Post-Hospitalisation Expenses ,Road Ambulance, Air Ambulance, Day Care Procedures, Out Patient Expense, Organ Donor Expenses, Recovery benefit, Physiotherapy Expenses, Sum Insured Reinstatement Benefit, Ayurvedic / Homeopathic treatment Hospitalisation Expenses, Maternity Expenses, New Born Baby Cover

We shall not be liable to make any payment for any claim directly or indirectly caused by, based on, arising out of or attributable to any of the following:

## How do I make a Claim?



HEALTH CARE SUPREME RATE CHART

Note: The premiums are in INR and excluding all taxes

- Premiums for Individual Sum Insured Policies  
Medical Expenses Section

| Premium rates for Males |          |          |           |           |           |           |           |           |           |           |           |
|-------------------------|----------|----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Age                     | Vital    | Vital    | Vital     | Smart     | Smart     | Smart     | Smart     | Ultimo    | Ultimo    | Ultimo    | Ultimo    |
|                         | 5,00,000 | 8,00,000 | 10,00,000 | 15,00,000 | 20,00,000 | 25,00,000 | 30,00,000 | 35,00,000 | 40,00,000 | 45,00,000 | 50,00,000 |
| upto 10 Yrs             | 6,665    | 8,205    | 9,130     | 12,555    | 14,120    | 14,795    | 15,400    | 16,205    | 16,685    | 17,130    | 17,555    |
| 11-17 Yrs               | 7,160    | 8,800    | 9,825     | 13,345    | 14,910    | 15,785    | 16,390    | 17,690    | 18,165    | 18,615    | 19,535    |
| 18-25 Yrs               | 9,495    | 11,385   | 12,715    | 15,800    | 17,825    | 19,670    | 20,325    | 23,885    | 24,400    | 24,885    | 28,140    |
| 26-30 Yrs               | 10,915   | 13,045   | 14,555    | 17,910    | 20,060    | 22,220    | 22,970    | 27,135    | 27,735    | 28,290    | 32,115    |
| 31-35 Yrs               | 11,590   | 13,810   | 15,315    | 18,800    | 21,120    | 23,215    | 24,090    | 27,915    | 28,620    | 29,275    | 32,695    |
| 36-40 Yrs               | 12,090   | 14,535   | 16,050    | 20,520    | 24,250    | 25,890    | 26,935    | 29,935    | 30,785    | 31,575    | 33,475    |
| 41-43 Yrs               | 13,060   | 15,670   | 17,200    | 22,070    | 26,285    | 27,760    | 28,995    | 31,560    | 32,560    | 33,495    | 34,610    |
| 44-46 Yrs               | 14,880   | 17,715   | 19,345    | 24,555    | 29,050    | 30,620    | 32,020    | 34,820    | 36,490    | 37,550    | 38,550    |
| 47-49 Yrs               | 17,185   | 20,300   | 22,080    | 27,655    | 32,405    | 34,180    | 35,755    | 39,050    | 41,580    | 42,845    | 43,975    |
| 50-52 Yrs               | 19,600   | 23,115   | 25,110    | 31,295    | 36,500    | 38,535    | 40,340    | 44,075    | 46,970    | 49,035    | 50,325    |
| 53-55 Yrs               | 22,410   | 26,385   | 28,630    | 35,490    | 41,185    | 43,525    | 45,605    | 49,795    | 52,975    | 56,100    | 57,585    |
| 56-58 Yrs               | 25,770   | 30,265   | 32,790    | 40,305    | 46,450    | 49,165    | 51,580    | 56,240    | 59,695    | 64,100    | 65,820    |
| 59-61 Yrs               | 29,825   | 34,965   | 37,835    | 46,240    | 53,010    | 56,175    | 58,975    | 64,250    | 68,075    | 73,275    | 75,270    |
| 62-64 Yrs               | 34,080   | 39,895   | 43,125    | 52,490    | 59,950    | 63,565    | 66,760    | 72,685    | 76,910    | 82,560    | 84,830    |
| 65-67 Yrs               | 42,690   | 49,570   | 53,370    | 64,115    | 72,500    | 76,865    | 80,715    | 87,620    | 92,400    | 98,575    | 1,01,305  |
| 68-70 Yrs               | 50,420   | 58,305   | 62,645    | 74,740    | 84,050    | 89,110    | 93,570    | 1,01,415  | 1,06,735  | 1,13,465  | 1,16,615  |
| 71-73 Yrs               | 58,995   | 68,260   | 73,340    | 87,400    | 98,125    | 1,04,080  | 1,09,320  | 1,18,480  | 1,24,610  | 1,32,270  | 1,35,960  |
| 74-76 Yrs               | 71,605   | 82,800   | 88,900    | 1,05,490  | 1,17,940  | 1,25,220  | 1,31,610  | 1,42,525  | 1,49,655  | 1,58,320  | 1,62,805  |
| 77-79 Yrs               | 81,670   | 94,410   | 1,01,330  | 1,19,940  | 1,33,775  | 1,42,110  | 1,49,420  | 1,61,710  | 1,69,650  | 1,79,130  | 1,84,245  |
| 80-82 Yrs               | 97,110   | 1,12,390 | 1,20,700  | 1,42,990  | 1,59,645  | 1,69,585  | 1,78,295  | 1,92,890  | 2,02,425  | 2,13,865  | 2,19,950  |
| 83-100 Yrs              | 1,14,275 | 1,32,425 | 1,42,295  | 1,68,815  | 1,88,765  | 2,00,485  | 2,10,745  | 2,27,945  | 2,39,330  | 2,53,105  | 2,60,265  |



| Premium rates for Females |          |          |           |           |           |           |           |           |           |           |           |
|---------------------------|----------|----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Age                       | Vital    | Vital    | Vital     | Smart     | Smart     | Smart     | Smart     | Ultimo    | Ultimo    | Ultimo    | Ultimo    |
|                           | 5,00,000 | 8,00,000 | 10,00,000 | 15,00,000 | 20,00,000 | 25,00,000 | 30,00,000 | 35,00,000 | 40,00,000 | 45,00,000 | 50,00,000 |
| upto 10 Yrs               | 6,665    | 8,205    | 9,130     | 12,555    | 14,120    | 14,795    | 15,400    | 16,205    | 16,685    | 17,130    | 17,555    |
| 11-17 Yrs                 | 7,160    | 8,800    | 9,825     | 13,345    | 14,910    | 15,785    | 16,390    | 17,690    | 18,165    | 18,615    | 19,535    |
| 18-25 Yrs                 | 9,495    | 11,385   | 12,715    | 15,800    | 17,825    | 19,670    | 20,325    | 23,885    | 24,400    | 24,885    | 28,140    |
| 26-30 Yrs                 | 10,915   | 13,045   | 14,555    | 17,910    | 20,060    | 22,220    | 22,970    | 27,135    | 27,735    | 28,290    | 32,115    |
| 31-35 Yrs                 | 11,590   | 13,810   | 15,315    | 18,800    | 21,120    | 23,215    | 24,090    | 27,915    | 28,620    | 29,275    | 32,695    |
| 36-40 Yrs                 | 12,090   | 14,535   | 16,050    | 20,520    | 24,250    | 25,890    | 26,935    | 29,935    | 30,785    | 31,575    | 33,475    |
| 41-43 Yrs                 | 13,055   | 15,670   | 17,195    | 22,070    | 26,285    | 27,760    | 28,995    | 31,560    | 32,560    | 33,495    | 34,610    |
| 44-46 Yrs                 | 14,850   | 17,680   | 19,310    | 24,515    | 29,005    | 30,570    | 31,970    | 34,760    | 36,420    | 37,480    | 38,480    |
| 47-49 Yrs                 | 17,185   | 20,300   | 22,075    | 27,655    | 32,400    | 34,175    | 35,755    | 39,045    | 41,575    | 42,840    | 43,970    |
| 50-52 Yrs                 | 19,620   | 23,135   | 25,135    | 31,325    | 36,535    | 38,570    | 40,375    | 44,115    | 47,010    | 49,085    | 50,375    |
| 53-55 Yrs                 | 22,095   | 26,020   | 28,235    | 35,035    | 40,685    | 42,990    | 45,035    | 49,190    | 52,345    | 55,435    | 56,895    |
| 56-58 Yrs                 | 24,550   | 28,840   | 31,260    | 38,555    | 44,520    | 47,095    | 49,370    | 53,910    | 57,255    | 61,540    | 63,165    |
| 59-61 Yrs                 | 27,595   | 32,370   | 35,045    | 43,055    | 49,505    | 52,400    | 54,960    | 60,015    | 63,645    | 68,660    | 70,480    |
| 62-64 Yrs                 | 31,045   | 36,360   | 39,325    | 48,160    | 55,190    | 58,435    | 61,300    | 66,945    | 70,905    | 76,305    | 78,345    |
| 65-67 Yrs                 | 36,915   | 42,895   | 46,210    | 55,970    | 63,580    | 67,280    | 70,550    | 76,905    | 81,200    | 86,940    | 89,255    |
| 68-70 Yrs                 | 43,410   | 50,175   | 53,915    | 64,820    | 73,170    | 77,405    | 81,135    | 88,350    | 93,080    | 99,270    | 1,01,900  |
| 71-73 Yrs                 | 49,115   | 56,800   | 61,045    | 73,425    | 82,805    | 87,610    | 91,835    | 1,00,110  | 1,05,415  | 1,12,320  | 1,15,295  |
| 74-76 Yrs                 | 57,140   | 66,035   | 70,920    | 85,055    | 95,540    | 1,01,155  | 1,06,090  | 1,15,705  | 1,21,640  | 1,29,200  | 1,32,655  |
| 77-79 Yrs                 | 63,530   | 73,400   | 78,800    | 94,355    | 1,05,740  | 1,12,005  | 1,17,500  | 1,28,185  | 1,34,640  | 1,42,755  | 1,46,590  |
| 80-82 Yrs                 | 72,780   | 84,230   | 90,505    | 1,08,725  | 1,22,140  | 1,29,315  | 1,35,605  | 1,48,055  | 1,55,625  | 1,65,265  | 1,69,650  |
| 83-100 Yrs                | 82,905   | 96,120   | 1,03,370  | 1,24,610  | 1,40,365  | 1,48,540  | 1,55,695  | 1,70,110  | 1,78,960  | 1,90,400  | 1,95,385  |

# Health Care Supreme Premium Rates for – Add On Covers

| Ancillary Expenses Benefit Premium for Males & Females |                      |                      |                      |
|--|----------------------|----------------------|----------------------|
| Age  | Vital                | Smart                | Ultimo               |
|  | SI Rs 1000/- per day | SI Rs 2000/- per day | SI Rs 2500/- per day |
| 03 months- 35 yrs                                      | 370                  | 735                  | 920                  |
| 36 - 40 yrs  | 420                  | 840                  | 1,050                |
| 41 - 45 yrs  | 475                  | 945                  | 1,180                |
| 46 - 50 yrs  | 630                  | 1,260                | 1,575                |
| 51 - 55 yrs  | 945                  | 1,890                | 2,365                |
| 56 - 60 yrs  | 1,365                | 2,730                | 3,415                |
| 61 - 65 yrs  | 2,050                | 4,095                | 5,120                |
| 66 - 70 yrs  | 3,045                | 6,090                | 7,615                |
| 71 - 75 yrs  | 4,570                | 9,135                | 11,420               |
| 76 - 80 yrs  | 6,775                | 13,545               | 16,930               |
| 81 yrs & Above   | 8,980                | 17,955               | 22,445               |

Note: Premiums are exclusive of GST

| Critical Illness Premium for Males & Females |          |           |
|--|----------|-----------|
| Age Band                                     | 5,00,000 | 10,00,000 |
| 03 months - 25 yrs                           | 1,050    | 2,100     |
| 26 - 35 yrs                                  | 1,575    | 3,150     |
| 36 - 40 yrs                                  | 2,890    | 5,775     |
| 41 - 45 yrs                                  | 4,200    | 8,400     |
| 46 - 50 yrs                                  | 6,300    | 12,600    |
| 51 - 55 yrs                                  | 9,190    | 18,375    |
| 56 - 60 yrs                                  | 15,750   | 31,500    |
| 61 - 65 yrs                                  | 22,315   | 44,625    |
| 66 - 70 yrs                                  | 31,500   | 63,000    |
| 71 - 75 yrs                                  | 43,315   | 86,625    |
| 76 - 80 yrs                                  | 60,375   | 1,20,750  |
| 81 yrs & above                               | 77,440   | 1,54,875  |

Note: Premiums are exclusive of GST

| Personal Accident Premium for Males & Females |         |
|---|---------|
| Sum Insured                                   | Premium |
| 5,00,000                                      | 825     |
| 10,00,000                                     | 1,655   |
| 15,00,000                                     | 2,480   |
| 20,00,000                                     | 3,310   |
| 25,00,000                                     | 4,135   |
| 30,00,000                                     | 4,960   |
| 35,00,000                                     | 5,790   |
| 40,00,000                                     | 6,615   |
| 45,00,000                                     | 7,440   |
| 50,00,000                                     | 8,270   |

Note: Premiums are exclusive of GST

Premiums for Floater Sum Insured Policies  
Medical Expenses Section

| Premium rates for two Adults |          |          |          |          |          |          |          |          |          |          |          |
|------------------------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| Plans                        | Vital    | Vital    | Vital    | Smart    | Smart    | Smart    | Smart    | Ultimo   | Ultimo   | Ultimo   | Ultimo   |
| Age / Sum Insured            | 5 Lacs   | 8 Lacs   | 10 Lacs  | 15 Lacs  | 20 Lacs  | 25 Lacs  | 30 Lacs  | 35 Lacs  | 40 Lacs  | 45Lacs   | 50Lacs   |
| 18 - 25 yrs                  | 15,740   | 19,020   | 21,415   | 26,970   | 30,960   | 34,265   | 35,215   | 43,315   | 45,455   | 48,930   | 55,195   |
| 26 - 30 yrs                  | 18,040   | 21,725   | 24,430   | 30,425   | 34,600   | 38,455   | 39,545   | 48,790   | 51,045   | 54,625   | 61,985   |
| 31 - 35 yrs                  | 18,705   | 22,455   | 25,105   | 31,230   | 35,635   | 39,290   | 40,560   | 49,040   | 51,440   | 55,165   | 61,660   |
| 36 - 40 yrs                  | 18,725   | 22,780   | 25,360   | 33,260   | 39,970   | 42,590   | 44,105   | 50,600   | 54,200   | 56,925   | 60,310   |
| 41 - 43 yrs                  | 19,600   | 23,820   | 26,335   | 34,840   | 42,360   | 44,540   | 46,315   | 51,570   | 55,615   | 59,175   | 60,915   |
| 44 - 46 yrs                  | 23,050   | 27,560   | 30,195   | 39,180   | 47,130   | 49,380   | 51,385   | 56,555   | 60,860   | 65,925   | 67,360   |
| 47 - 49 yrs                  | 27,695   | 32,595   | 35,440   | 44,955   | 53,270   | 55,805   | 58,065   | 63,610   | 68,135   | 75,000   | 76,615   |
| 50 - 52 yrs                  | 31,295   | 36,775   | 39,940   | 50,405   | 59,455   | 62,345   | 64,920   | 71,090   | 76,035   | 83,680   | 85,525   |
| 53 - 55 yrs                  | 34,965   | 41,065   | 44,570   | 55,995   | 65,760   | 69,055   | 71,980   | 78,805   | 84,165   | 92,325   | 94,420   |
| 56 - 58 yrs                  | 38,935   | 45,645   | 49,475   | 61,705   | 71,990   | 75,725   | 79,040   | 86,470   | 92,145   | 1,00,600 | 1,02,970 |
| 59 - 61 yrs                  | 43,790   | 51,285   | 55,540   | 68,940   | 80,055   | 84,310   | 88,080   | 96,335   | 1,02,495 | 1,11,505 | 1,14,195 |
| 62 - 64 yrs                  | 49,225   | 57,565   | 62,280   | 76,995   | 89,055   | 93,855   | 98,100   | 1,07,270 | 1,13,965 | 1,23,640 | 1,26,665 |
| 65 - 67 yrs                  | 63,260   | 72,770   | 78,105   | 94,425   | 1,07,530 | 1,13,140 | 1,18,100 | 1,28,465 | 1,35,780 | 1,46,060 | 1,49,580 |
| 68 - 70 yrs                  | 76,085   | 86,815   | 92,805   | 1,10,880 | 1,25,160 | 1,31,590 | 1,37,260 | 1,48,905 | 1,56,900 | 1,67,920 | 1,71,930 |
| 71 - 73 yrs                  | 85,710   | 98,035   | 1,04,895 | 1,25,535 | 1,41,675 | 1,49,080 | 1,55,600 | 1,69,005 | 1,78,040 | 1,90,395 | 1,94,990 |
| 74 - 76 yrs                  | 99,385   | 1,13,805 | 1,21,785 | 1,45,400 | 1,63,500 | 1,72,310 | 1,80,055 | 1,95,655 | 2,05,815 | 2,19,355 | 2,24,795 |
| 77 - 79 yrs                  | 1,10,090 | 1,26,105 | 1,34,925 | 1,60,675 | 1,80,110 | 1,90,035 | 1,98,750 | 2,15,945 | 2,26,895 | 2,41,165 | 2,47,270 |
| 80 - 82 yrs                  | 1,25,545 | 1,43,900 | 1,53,960 | 1,82,775 | 2,04,250 | 2,15,810 | 2,25,945 | 2,45,325 | 2,57,480 | 2,72,910 | 2,80,000 |
| 83 and above                 | 1,42,575 | 1,63,520 | 1,74,950 | 2,07,150 | 2,30,890 | 2,44,250 | 2,55,960 | 2,77,725 | 2,91,220 | 3,07,950 | 3,16,130 |

Note: Premiums are exclusive of GST

| Premium rates for two Adults and one Child |          |          |          |          |          |          |          |          |          |          |          |
|--|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| Plans                                      | Vital    | Vital    | Vital    | Smart    | Smart    | Smart    | Smart    | Ultimo   | Ultimo   | Ultimo   | Ultimo   |
| Age / Sum Insured                          | 5 Lacs   | 8 Lacs   | 10 Lacs  | 15 Lacs  | 20 Lacs  | 25 Lacs  | 30 Lacs  | 35 Lacs  | 40 Lacs  | 45Lacs   | 50Lacs   |
| 18 - 25 yrs                                | 17,990   | 22,175   | 24,965   | 33,650   | 41,035   | 43,815   | 45,110   | 52,885   | 56,775   | 61,290   | 65,555   |
| 26 - 30 yrs                                | 19,805   | 24,300   | 27,315   | 36,345   | 43,905   | 47,065   | 48,490   | 57,005   | 61,005   | 65,620   | 70,575   |
| 31 - 35 yrs                                | 20,910   | 25,555   | 28,590   | 37,820   | 44,625   | 47,755   | 49,355   | 56,005   | 58,665   | 62,630   | 67,120   |
| 36 - 40 yrs                                | 22,090   | 27,275   | 30,500   | 41,740   | 50,825   | 53,425   | 55,255   | 61,220   | 65,065   | 68,020   | 70,700   |
| 41 - 43 yrs                                | 23,380   | 28,755   | 31,985   | 43,630   | 53,975   | 56,405   | 58,480   | 64,070   | 68,350   | 72,125   | 73,880   |
| 44 - 46 yrs                                | 26,830   | 32,490   | 35,845   | 47,895   | 58,770   | 61,330   | 63,620   | 69,335   | 73,855   | 79,125   | 80,760   |
| 47 - 49 yrs                                | 31,285   | 37,290   | 40,825   | 53,305   | 64,460   | 67,290   | 69,815   | 75,905   | 80,675   | 87,810   | 89,610   |
| 50 - 52 yrs                                | 34,395   | 40,765   | 44,480   | 57,235   | 68,465   | 71,630   | 74,450   | 81,390   | 86,930   | 95,570   | 97,580   |
| 53 - 55 yrs                                | 37,610   | 44,420   | 48,360   | 61,535   | 72,965   | 76,505   | 79,655   | 87,415   | 93,635   | 1,03,340 | 1,05,585 |
| 56 - 58 yrs                                | 41,320   | 48,695   | 52,940   | 66,865   | 78,785   | 82,735   | 86,245   | 94,565   | 1,01,085 | 1,11,065 | 1,13,570 |
| 59 - 61 yrs                                | 46,175   | 54,335   | 59,005   | 74,100   | 86,845   | 91,320   | 95,290   | 1,04,425 | 1,11,425 | 1,21,965 | 1,24,790 |
| 62 - 64 yrs                                | 51,740   | 60,770   | 65,915   | 82,335   | 96,050   | 1,01,085 | 1,05,545 | 1,15,595 | 1,23,150 | 1,34,365 | 1,37,535 |
| 65 - 67 yrs                                | 65,385   | 75,525   | 81,260   | 99,205   | 1,13,910 | 1,19,720 | 1,24,855 | 1,36,040 | 1,44,180 | 1,55,980 | 1,59,620 |
| 68 - 70 yrs                                | 77,600   | 88,820   | 95,125   | 1,14,520 | 1,30,140 | 1,36,710 | 1,42,515 | 1,54,795 | 1,63,480 | 1,75,775 | 1,79,880 |
| 71 - 73 yrs                                | 86,255   | 98,770   | 1,05,755 | 1,26,885 | 1,43,585 | 1,51,065 | 1,57,660 | 1,71,260 | 1,80,580 | 1,93,465 | 1,98,120 |
| 74 - 76 yrs                                | 99,260   | 1,13,715 | 1,21,725 | 1,45,445 | 1,63,760 | 1,72,600 | 1,80,380 | 1,95,940 | 2,06,220 | 2,19,980 | 2,25,450 |
| 77 - 79 yrs                                | 1,10,060 | 1,26,240 | 1,35,160 | 1,61,075 | 1,80,805 | 1,90,865 | 1,99,700 | 2,16,840 | 2,27,960 | 2,42,475 | 2,48,670 |
| 80 - 82 yrs                                | 1,27,845 | 1,47,510 | 1,58,260 | 1,88,020 | 2,10,465 | 2,23,005 | 2,34,000 | 2,53,505 | 2,66,260 | 2,82,140 | 2,89,825 |
| 83 and above                               | 1,47,900 | 1,71,605 | 1,84,470 | 2,18,600 | 2,44,185 | 2,59,610 | 2,73,110 | 2,95,235 | 3,09,875 | 3,27,330 | 3,36,750 |

Note: Premiums are exclusive of GST

| Premium rates for two Adults and two Children |          |          |          |          |          |          |          |          |          |          |          |
|---|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| Plans   | Vital    | Vital    | Vital    | Smart    | Smart    | Smart    | Smart    | Ultimo   | Ultimo   | Ultimo   | Ultimo   |
| Age / Sum Insured                             | 5 Lacs   | 8 Lacs   | 10 Lacs  | 15 Lacs  | 20 Lacs  | 25 Lacs  | 30 Lacs  | 35 Lacs  | 40 Lacs  | 45Lacs   | 50Lacs   |
| 18 - 25 yrs                                   | 20,040   | 24,920   | 27,965   | 39,010   | 49,025   | 51,305   | 52,955   | 60,015   | 64,480   | 69,260   | 71,535   |
| 26 - 30 yrs                                   | 21,420   | 26,525   | 29,710   | 41,010   | 51,195   | 53,695   | 55,465   | 62,870   | 67,445   | 72,320   | 74,880   |
| 31 - 35 yrs                                   | 22,860   | 28,185   | 31,465   | 43,035   | 53,445   | 56,060   | 58,005   | 63,240   | 66,175   | 70,395   | 72,885   |
| 36 - 40 yrs                                   | 24,300   | 29,820   | 33,150   | 45,005   | 55,705   | 58,310   | 60,475   | 67,515   | 73,210   | 79,580   | 81,575   |
| 41 - 43 yrs                                   | 26,215   | 32,020   | 35,465   | 47,690   | 58,705   | 61,430   | 63,830   | 70,815   | 76,705   | 84,985   | 86,785   |
| 44 - 46 yrs                                   | 29,775   | 35,875   | 39,475   | 52,090   | 63,375   | 66,300   | 68,915   | 76,095   | 82,155   | 91,435   | 93,290   |
| 47 - 49 yrs                                   | 34,180   | 40,630   | 44,410   | 57,475   | 69,065   | 72,245   | 75,090   | 82,595   | 88,845   | 98,825   | 1,00,845 |
| 50 - 52 yrs                                   | 37,490   | 44,405   | 48,430   | 62,090   | 74,080   | 77,600   | 80,740   | 88,670   | 95,170   | 1,05,450 | 1,07,685 |
| 53 - 55 yrs                                   | 40,825   | 48,250   | 52,550   | 66,870   | 79,305   | 83,200   | 86,665   | 95,085   | 1,01,850 | 1,12,385 | 1,14,855 |
| 56 - 58 yrs                                   | 44,405   | 52,380   | 56,970   | 72,015   | 84,920   | 89,210   | 93,030   | 1,01,990 | 1,09,050 | 1,19,845 | 1,22,565 |
| 59 - 61 yrs                                   | 49,200   | 57,910   | 62,890   | 78,895   | 92,420   | 97,245   | 1,01,530 | 1,11,200 | 1,18,635 | 1,29,790 | 1,32,835 |
| 62 - 64 yrs                                   | 54,745   | 64,245   | 69,650   | 86,700   | 1,00,910 | 1,06,310 | 1,11,100 | 1,21,540 | 1,29,395 | 1,40,930 | 1,44,330 |
| 65 - 67 yrs                                   | 68,175   | 78,740   | 84,710   | 1,03,170 | 1,18,275 | 1,24,430 | 1,29,885 | 1,41,390 | 1,49,780 | 1,61,810 | 1,65,675 |
| 68 - 70 yrs                                   | 80,270   | 91,900   | 98,430   | 1,18,315 | 1,34,315 | 1,41,225 | 1,47,335 | 1,59,920 | 1,68,845 | 1,81,365 | 1,85,685 |
| 71 - 73 yrs                                   | 89,070   | 1,02,020 | 1,09,245 | 1,30,895 | 1,48,000 | 1,55,840 | 1,62,765 | 1,76,675 | 1,86,260 | 1,99,385 | 2,04,270 |
| 74 - 76 yrs                                   | 1,03,105 | 1,18,660 | 1,27,210 | 1,51,275 | 1,69,625 | 1,79,510 | 1,88,195 | 2,03,950 | 2,14,370 | 2,27,610 | 2,33,710 |
| 77 - 79 yrs                                   | 1,15,200 | 1,33,060 | 1,42,780 | 1,69,055 | 1,88,640 | 2,00,290 | 2,10,510 | 2,27,845 | 2,39,070 | 2,52,570 | 2,59,720 |
| 80 - 82 yrs                                   | 1,36,160 | 1,57,590 | 1,69,240 | 2,00,500 | 2,23,865 | 2,37,800 | 2,50,015 | 2,70,475 | 2,83,850 | 2,99,890 | 3,08,425 |
| 83 and above                                  | 1,59,985 | 1,85,395 | 1,99,215 | 2,36,340 | 2,64,270 | 2,80,675 | 2,95,045 | 3,19,120 | 3,35,060 | 3,54,350 | 3,64,375 |

Note: Premiums are exclusive of GST

| Premium rates for two Adults and three Children |          |          |          |          |          |          |          |          |          |          |          |
|---|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| Plans   | Vital    | Vital    | Vital    | Smart    | Smart    | Smart    | Smart    | Ultimo   | Ultimo   | Ultimo   | Ultimo   |
| Age / Sum Insured                               | 5 Lacs   | 8 Lacs   | 10 Lacs  | 15 Lacs  | 20 Lacs  | 25 Lacs  | 30 Lacs  | 35 Lacs  | 40 Lacs  | 45Lacs   | 50Lacs   |
| 18 - 25 yrs                                     | 22,530   | 27,740   | 30,860   | 42,390   | 52,915   | 55,195   | 57,240   | 63,675   | 69,250   | 78,680   | 80,110   |
| 26 - 30 yrs                                     | 23,715   | 29,105   | 32,325   | 44,075   | 54,770   | 57,185   | 59,360   | 65,940   | 71,620   | 81,140   | 82,665   |
| 31 - 35 yrs                                     | 25,350   | 31,000   | 34,360   | 46,420   | 57,335   | 59,950   | 62,295   | 69,075   | 74,900   | 82,580   | 84,230   |
| 36 - 40 yrs                                     | 27,510   | 33,500   | 37,040   | 49,510   | 60,725   | 63,595   | 66,165   | 73,225   | 79,235   | 89,065   | 90,880   |
| 41 - 43 yrs                                     | 29,795   | 36,140   | 39,865   | 52,785   | 64,315   | 67,445   | 70,250   | 77,620   | 83,830   | 93,845   | 95,825   |
| 44 - 46 yrs                                     | 33,445   | 40,110   | 44,010   | 57,330   | 69,135   | 72,510   | 75,520   | 83,185   | 89,565   | 99,740   | 1,01,875 |
| 47 - 49 yrs                                     | 37,865   | 44,880   | 48,965   | 62,740   | 74,850   | 78,480   | 81,725   | 89,715   | 96,285   | 1,06,635 | 1,08,940 |
| 50 - 52 yrs                                     | 41,325   | 48,820   | 53,165   | 67,555   | 80,080   | 84,065   | 87,625   | 96,050   | 1,02,880 | 1,13,470 | 1,15,995 |
| 53 - 55 yrs                                     | 44,890   | 52,930   | 57,565   | 72,660   | 85,660   | 90,045   | 93,955   | 1,02,890 | 1,10,005 | 1,20,870 | 1,23,645 |
| 56 - 58 yrs                                     | 48,810   | 57,455   | 62,410   | 78,290   | 91,810   | 96,635   | 1,00,930 | 1,10,450 | 1,17,885 | 1,29,040 | 1,32,090 |
| 59 - 61 yrs                                     | 53,735   | 63,135   | 68,490   | 85,360   | 99,520   | 1,04,890 | 1,09,670 | 1,19,910 | 1,27,740 | 1,39,260 | 1,42,650 |
| 62 - 64 yrs                                     | 59,300   | 69,500   | 75,280   | 93,195   | 1,08,040 | 1,13,990 | 1,19,275 | 1,30,290 | 1,38,535 | 1,50,440 | 1,54,190 |
| 65 - 67 yrs                                     | 73,140   | 84,465   | 90,840   | 1,10,250 | 1,26,050 | 1,32,805 | 1,38,795 | 1,50,930 | 1,59,750 | 1,72,185 | 1,76,425 |
| 68 - 70 yrs                                     | 85,550   | 97,995   | 1,04,960 | 1,25,855 | 1,42,595 | 1,50,145 | 1,56,825 | 1,70,080 | 1,79,465 | 1,92,415 | 1,97,140 |
| 71 - 73 yrs                                     | 94,355   | 1,08,110 | 1,15,775 | 1,38,430 | 1,56,275 | 1,64,755 | 1,72,250 | 1,86,835 | 1,96,880 | 2,10,435 | 2,15,720 |
| 74 - 76 yrs                                     | 1,09,780 | 1,26,365 | 1,35,470 | 1,60,955 | 1,80,345 | 1,90,960 | 2,00,300 | 2,16,990 | 2,28,030 | 2,41,940 | 2,48,495 |
| 77 - 79 yrs                                     | 1,23,300 | 1,42,425 | 1,52,830 | 1,80,920 | 2,01,855 | 2,14,345 | 2,25,295 | 2,43,835 | 2,55,840 | 2,70,255 | 2,77,920 |
| 80 - 82 yrs                                     | 1,45,890 | 1,68,850 | 1,81,330 | 2,14,825 | 2,39,855 | 2,54,785 | 2,67,870 | 2,89,795 | 3,04,125 | 3,21,315 | 3,30,455 |
| 83 and above                                    | 1,71,410 | 1,98,635 | 2,13,445 | 2,53,220 | 2,83,145 | 3,00,725 | 3,16,115 | 3,41,915 | 3,58,995 | 3,79,660 | 3,90,400 |

Note: Premiums are exclusive of GST

| Premium rates for one Adult and one Child |          |          |          |          |          |          |          |          |          |          |          |
|---|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| Plans                                     | Vital    | Vital    | Vital    | Smart    | Smart    | Smart    | Smart    | Ultimo   | Ultimo   | Ultimo   | Ultimo   |
| Age / Sum Insured                         | 5 Lacs   | 8 Lacs   | 10 Lacs  | 15 Lacs  | 20 Lacs  | 25 Lacs  | 30 Lacs  | 35 Lacs  | 40 Lacs  | 45Lacs   | 50Lacs   |
| 18 - 25 yrs                               | 12,715   | 15,715   | 17,660   | 24,065   | 29,670   | 31,430   | 32,410   | 37,435   | 40,385   | 43,290   | 45,655   |
| 26 - 30 yrs                               | 13,435   | 16,560   | 18,595   | 25,145   | 30,805   | 32,730   | 33,755   | 39,130   | 42,120   | 45,055   | 47,750   |
| 31 - 35 yrs                               | 13,965   | 17,160   | 19,205   | 25,845   | 30,625   | 32,530   | 33,635   | 37,330   | 38,905   | 41,115   | 43,575   |
| 36 - 40 yrs                               | 14,515   | 17,975   | 20,110   | 27,750   | 33,665   | 35,300   | 36,515   | 39,865   | 42,030   | 43,730   | 45,280   |
| 41 - 43 yrs                               | 15,295   | 18,900   | 21,070   | 29,085   | 35,400   | 36,960   | 38,300   | 41,395   | 43,780   | 45,895   | 46,990   |
| 44 - 46 yrs                               | 17,135   | 20,910   | 23,160   | 31,435   | 37,970   | 39,605   | 41,065   | 44,220   | 46,730   | 49,600   | 50,640   |
| 47 - 49 yrs                               | 19,550   | 23,510   | 25,855   | 34,285   | 40,940   | 42,740   | 44,350   | 47,725   | 50,375   | 54,200   | 55,335   |
| 50 - 52 yrs                               | 21,845   | 25,940   | 28,305   | 36,105   | 42,455   | 44,620   | 46,545   | 50,525   | 53,605   | 58,325   | 59,580   |
| 53 - 55 yrs                               | 24,640   | 29,010   | 31,480   | 39,020   | 45,285   | 47,860   | 50,145   | 54,750   | 58,250   | 63,580   | 65,050   |
| 56 - 58 yrs                               | 28,315   | 33,255   | 36,030   | 44,290   | 51,045   | 54,030   | 56,680   | 61,805   | 65,600   | 70,970   | 72,815   |
| 59 - 61 yrs                               | 32,785   | 38,430   | 41,585   | 50,830   | 58,275   | 61,750   | 64,830   | 70,625   | 74,830   | 80,550   | 82,740   |
| 62 - 64 yrs                               | 37,585   | 43,995   | 47,560   | 57,880   | 66,095   | 70,080   | 73,605   | 80,135   | 84,790   | 91,015   | 93,515   |
| 65 - 67 yrs                               | 46,655   | 54,185   | 58,345   | 70,120   | 79,310   | 84,085   | 88,300   | 95,860   | 1,01,100 | 1,07,880 | 1,10,865 |
| 68 - 70 yrs                               | 55,615   | 64,320   | 69,105   | 82,445   | 92,710   | 98,295   | 1,03,215 | 1,11,865 | 1,17,735 | 1,25,155 | 1,28,630 |
| 71 - 73 yrs                               | 65,055   | 75,270   | 80,875   | 96,375   | 1,08,200 | 1,14,770 | 1,20,545 | 1,30,645 | 1,37,405 | 1,45,850 | 1,49,920 |
| 74 - 76 yrs                               | 78,965   | 91,310   | 98,040   | 1,16,325 | 1,30,045 | 1,38,075 | 1,45,125 | 1,57,150 | 1,65,015 | 1,74,555 | 1,79,500 |
| 77 - 79 yrs                               | 90,135   | 1,04,195 | 1,11,835 | 1,32,360 | 1,47,620 | 1,56,825 | 1,64,895 | 1,78,450 | 1,87,210 | 1,97,660 | 2,03,305 |
| 80 - 82 yrs                               | 1,06,985 | 1,23,825 | 1,32,975 | 1,57,535 | 1,75,895 | 1,86,845 | 1,96,440 | 2,12,515 | 2,23,025 | 2,35,630 | 2,42,335 |
| 83 and above                              | 1,25,700 | 1,45,665 | 1,56,525 | 1,85,695 | 2,07,640 | 2,20,530 | 2,31,820 | 2,50,740 | 2,63,260 | 2,78,420 | 2,86,295 |

Note: Premiums are exclusive of GST



| Premium rates for one Adult and two Children |          |          |          |          |          |          |          |          |          |          |          |
|--|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| Plans  | Vital    | Vital    | Vital    | Smart    | Smart    | Smart    | Smart    | Ultimo   | Ultimo   | Ultimo   | Ultimo   |
| Age / Sum Insured                            | 5 Lacs   | 8 Lacs   | 10 Lacs  | 15 Lacs  | 20 Lacs  | 25 Lacs  | 30 Lacs  | 35 Lacs  | 40 Lacs  | 45Lacs   | 50Lacs   |
| 18 - 25 yrs                                  | 14,065   | 17,880   | 20,275   | 29,625   | 37,345   | 38,780   | 39,870   | 43,920   | 46,955   | 49,940   | 51,265   |
| 26 - 30 yrs                                  | 14,485   | 18,370   | 20,810   | 30,240   | 38,005   | 39,515   | 40,640   | 44,830   | 47,895   | 50,905   | 52,350   |
| 31 - 35 yrs                                  | 15,015   | 18,980   | 21,450   | 30,975   | 37,835   | 39,380   | 40,570   | 43,250   | 44,885   | 47,155   | 48,550   |
| 36 - 40 yrs                                  | 15,780   | 19,980   | 22,575   | 32,785   | 41,535   | 43,045   | 44,315   | 47,280   | 49,480   | 51,220   | 52,345   |
| 41 - 43 yrs                                  | 16,210   | 20,305   | 22,800   | 32,455   | 40,470   | 42,015   | 43,385   | 46,955   | 49,905   | 53,135   | 54,150   |
| 44 - 46 yrs                                  | 18,050   | 21,990   | 24,455   | 34,090   | 42,005   | 43,635   | 45,090   | 48,915   | 52,110   | 56,360   | 57,390   |
| 47 - 49 yrs                                  | 20,650   | 24,455   | 26,920   | 36,625   | 44,575   | 46,355   | 47,945   | 51,940   | 55,235   | 60,340   | 61,445   |
| 50 - 52 yrs                                  | 23,535   | 27,750   | 30,280   | 39,010   | 46,235   | 48,510   | 50,540   | 55,015   | 58,545   | 63,855   | 65,060   |
| 53 - 55 yrs                                  | 26,885   | 31,650   | 34,345   | 42,570   | 49,405   | 52,210   | 54,705   | 59,730   | 63,545   | 69,015   | 70,470   |
| 56 - 58 yrs                                  | 30,890   | 36,280   | 39,305   | 48,320   | 55,685   | 58,945   | 61,835   | 67,420   | 71,565   | 77,325   | 79,295   |
| 59 - 61 yrs                                  | 35,765   | 41,925   | 45,365   | 55,450   | 63,570   | 67,365   | 70,720   | 77,045   | 81,635   | 87,870   | 90,265   |
| 62 - 64 yrs                                  | 41,005   | 47,995   | 51,885   | 63,140   | 72,105   | 76,450   | 80,295   | 87,420   | 92,500   | 99,285   | 1,02,020 |
| 65 - 67 yrs                                  | 50,895   | 59,110   | 63,645   | 76,495   | 86,520   | 91,730   | 96,325   | 1,04,575 | 1,10,290 | 1,17,685 | 1,20,945 |
| 68 - 70 yrs                                  | 60,670   | 70,165   | 75,385   | 89,940   | 1,01,140 | 1,07,230 | 1,12,600 | 1,22,035 | 1,28,435 | 1,36,530 | 1,40,325 |
| 71 - 73 yrs                                  | 70,970   | 82,115   | 88,225   | 1,05,135 | 1,18,035 | 1,25,200 | 1,31,505 | 1,42,525 | 1,49,895 | 1,59,110 | 1,63,550 |
| 74 - 76 yrs                                  | 86,145   | 99,610   | 1,06,955 | 1,26,900 | 1,41,865 | 1,50,625 | 1,58,315 | 1,71,440 | 1,80,015 | 1,90,425 | 1,95,820 |
| 77 - 79 yrs                                  | 98,330   | 1,13,665 | 1,22,000 | 1,44,395 | 1,61,040 | 1,71,080 | 1,79,885 | 1,94,675 | 2,04,230 | 2,15,630 | 2,21,790 |
| 80 - 82 yrs                                  | 1,16,710 | 1,35,080 | 1,45,065 | 1,71,860 | 1,91,885 | 2,03,830 | 2,14,300 | 2,31,835 | 2,43,300 | 2,57,050 | 2,64,365 |
| 83 and above                                 | 1,37,130 | 1,58,910 | 1,70,755 | 2,02,575 | 2,26,520 | 2,40,580 | 2,52,895 | 2,73,535 | 2,87,195 | 3,03,730 | 3,12,320 |

Note: Premiums are exclusive of GST

| Premium rates for one Adult and three Children |          |          |          |          |          |          |          |          |          |          |          |
|--|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| Plans  | Vital    | Vital    | Vital    | Smart    | Smart    | Smart    | Smart    | Ultimo   | Ultimo   | Ultimo   | Ultimo   |
| Age / Sum Insured                              | 5 Lacs   | 8 Lacs   | 10 Lacs  | 15 Lacs  | 20 Lacs  | 25 Lacs  | 30 Lacs  | 35 Lacs  | 40 Lacs  | 45Lacs   | 50Lacs   |
| 18 - 25 yrs                                    | 16,090   | 20,320   | 22,910   | 33,190   | 42,815   | 44,310   | 45,655   | 51,240   | 56,255   | 61,010   | 61,950   |
| 26 - 30 yrs                                    | 16,390   | 20,665   | 23,280   | 33,620   | 43,290   | 44,815   | 46,190   | 51,815   | 56,860   | 61,635   | 62,600   |
| 31 - 35 yrs                                    | 16,980   | 21,350   | 24,010   | 34,460   | 44,205   | 45,805   | 47,235   | 52,930   | 55,650   | 58,100   | 59,110   |
| 36 - 40 yrs                                    | 17,780   | 22,270   | 25,000   | 35,595   | 45,450   | 47,135   | 48,650   | 54,440   | 58,810   | 62,115   | 63,180   |
| 41 - 43 yrs                                    | 18,685   | 23,315   | 26,120   | 36,885   | 46,860   | 48,655   | 50,260   | 55,580   | 59,670   | 64,460   | 65,590   |
| 44 - 46 yrs                                    | 20,320   | 25,080   | 27,950   | 38,885   | 48,970   | 50,860   | 52,550   | 57,835   | 61,905   | 67,710   | 68,900   |
| 47 - 49 yrs                                    | 22,490   | 27,380   | 30,310   | 41,265   | 51,410   | 53,405   | 55,195   | 60,630   | 64,830   | 71,585   | 72,845   |
| 50 - 52 yrs                                    | 25,510   | 30,430   | 33,290   | 42,935   | 52,590   | 54,755   | 56,685   | 62,495   | 67,265   | 75,140   | 76,505   |
| 53 - 55 yrs                                    | 29,125   | 34,285   | 37,205   | 46,115   | 55,170   | 57,735   | 60,025   | 66,150   | 71,235   | 79,430   | 81,055   |
| 56 - 58 yrs                                    | 33,465   | 39,300   | 42,580   | 52,345   | 60,790   | 64,185   | 67,200   | 73,445   | 78,200   | 85,080   | 87,225   |
| 59 - 61 yrs                                    | 38,745   | 45,420   | 49,150   | 60,075   | 68,870   | 72,980   | 76,615   | 83,465   | 88,435   | 95,195   | 97,785   |
| 62 - 64 yrs                                    | 44,420   | 51,995   | 56,210   | 68,405   | 78,115   | 82,825   | 86,985   | 94,705   | 1,00,205 | 1,07,560 | 1,10,520 |
| 65 - 67 yrs                                    | 55,140   | 64,035   | 68,950   | 82,870   | 93,730   | 99,375   | 1,04,355 | 1,13,290 | 1,19,480 | 1,27,495 | 1,31,025 |
| 68 - 70 yrs                                    | 65,730   | 76,015   | 81,670   | 97,435   | 1,09,570 | 1,16,170 | 1,21,980 | 1,32,205 | 1,39,140 | 1,47,910 | 1,52,020 |
| 71 - 73 yrs                                    | 76,885   | 88,960   | 95,575   | 1,13,900 | 1,27,870 | 1,35,635 | 1,42,465 | 1,54,400 | 1,62,385 | 1,72,370 | 1,77,180 |
| 74 - 76 yrs                                    | 93,325   | 1,07,910 | 1,15,865 | 1,37,480 | 1,53,685 | 1,63,175 | 1,71,510 | 1,85,725 | 1,95,015 | 2,06,295 | 2,12,140 |
| 77 - 79 yrs                                    | 1,06,525 | 1,23,140 | 1,32,170 | 1,56,430 | 1,74,460 | 1,85,335 | 1,94,875 | 2,10,895 | 2,21,250 | 2,33,600 | 2,40,270 |
| 80 - 82 yrs                                    | 1,26,435 | 1,46,335 | 1,57,155 | 1,86,180 | 2,07,875 | 2,20,815 | 2,32,155 | 2,51,155 | 2,63,575 | 2,78,470 | 2,86,395 |
| 83 and above                                   | 1,48,555 | 1,72,150 | 1,84,985 | 2,19,455 | 2,45,395 | 2,60,630 | 2,73,970 | 2,96,330 | 3,11,130 | 3,29,040 | 3,38,345 |

Note: Premiums are exclusive of GST

Critical Illness Premium For Males & Females

| Critical Illness Premium Rates |        |          |
|--------------------------------|--------|----------|
| Age Band                       | 5 lacs | 10 lacs  |
| 3m - 25 yrs                    | 1,050  | 2,100    |
| 26 - 35 yrs                    | 1,575  | 3,150    |
| 36 - 40 yrs                    | 2,890  | 5,775    |
| 41 - 45 yrs                    | 4,200  | 8,400    |
| 46 - 50 yrs                    | 6,300  | 12,600   |
| 51 - 55 yrs                    | 9,190  | 18,375   |
| 56 - 60 yrs                    | 15,750 | 31,500   |
| 61 - 65 yrs                    | 22,315 | 44,625   |
| 66 - 70 yrs                    | 31,500 | 63,000   |
| 71 - 75 yrs                    | 43,315 | 86,625   |
| 76 - 80 yrs                    | 60,375 | 1,20,750 |
| 81 yrs & above                 | 77,440 | 1,54,875 |

Note: Premiums are exclusive of GST

## Health Care Supreme Premium Rates for – Add On Covers

| Ancillary Expenses Benefit Premium for Males & Females |                |                   |                      |                      |          |                    |                       |                       |
|--|----------------|-------------------|----------------------|----------------------|----------|--------------------|-----------------------|-----------------------|
| Plan   | Proposer's Age | 1 Adult + 1 Child | 1 Adult + 2 Children | 1 Adult + 3 Children | 2 Adults | 2 Adults + 1 Child | 2 Adults + 2 Children | 2 Adults + 3 Children |
| Health Care Supreme Vital SI Rs 1000/- per day         | 18 - 25 yrs    | 700               | 1,035                | 1,350                | 700      | 1,035              | 1,350                 | 1,655                 |
|  | 26 - 30 yrs    | 700               | 1,035                | 1,350                | 700      | 1,035              | 1,350                 | 1,655                 |
|  | 31 - 35 yrs    | 700               | 1,035                | 1,350                | 700      | 1,035              | 1,350                 | 1,655                 |
|  | 36 - 40 yrs    | 750               | 1,085                | 1,400                | 800      | 1,135              | 1,450                 | 1,750                 |
|  | 41 - 45 yrs    | 800               | 1,135                | 1,450                | 900      | 1,235              | 1,545                 | 1,845                 |
|  | 46 - 50 yrs    | 950               | 1,285                | 1,595                | 1,195    | 1,530              | 1,835                 | 2,125                 |
|  | 51 - 55 yrs    | 1,245             | 1,580                | 1,885                | 1,795    | 2,120              | 2,415                 | 2,695                 |
|  | 56 - 60 yrs    | 1,645             | 1,975                | 2,270                | 2,595    | 2,910              | 3,190                 | 3,450                 |
|  | 61 - 65 yrs    | 2,295             | 2,615                | 2,900                | 3,890    | 4,195              | 4,445                 | 4,680                 |
|  | 66 - 70 yrs    | 3,240             | 3,555                | 3,815                | 5,785    | 6,070              | 6,280                 | 6,475                 |
|  | 71 - 75 yrs    | 4,690             | 4,985                | 5,215                | 8,680    | 8,930              | 9,080                 | 9,215                 |
|  | 76 - 80 yrs    | 6,785             | 7,055                | 7,245                | 12,870   | 13,080             | 13,140                | 13,185                |
|  | Above 81 yrs   | 8,880             | 9,130                | 9,275                | 17,055   | 17,225             | 17,195                | 17,150                |
| Health Care Supreme Smart SI Rs 2000/- per day         | 18 - 25 yrs    | 1,395             | 2,075                | 2,705                | 1,395    | 2,075              | 2,705                 | 3,310                 |
|  | 26 - 30 yrs    | 1,395             | 2,075                | 2,705                | 1,395    | 2,075              | 2,705                 | 3,310                 |
|  | 31 - 35 yrs    | 1,395             | 2,075                | 2,705                | 1,395    | 2,075              | 2,705                 | 3,310                 |
|  | 36 - 40 yrs    | 1,495             | 2,170                | 2,800                | 1,595    | 2,270              | 2,900                 | 3,495                 |
|  | 41 - 45 yrs    | 1,595             | 2,270                | 2,900                | 1,795    | 2,470              | 3,090                 | 3,685                 |
|  | 46 - 50 yrs    | 1,895             | 2,565                | 3,190                | 2,395    | 3,060              | 3,670                 | 4,255                 |
|  | 51 - 55 yrs    | 2,495             | 3,160                | 3,765                | 3,590    | 4,245              | 4,830                 | 5,385                 |
|  | 56 - 60 yrs    | 3,290             | 3,950                | 4,540                | 5,185    | 5,825              | 6,375                 | 6,900                 |
|  | 61 - 65 yrs    | 4,590             | 5,230                | 5,795                | 7,780    | 8,390              | 8,885                 | 9,355                 |
|  | 66 - 70 yrs    | 6,485             | 7,105                | 7,630                | 11,570   | 12,140             | 12,560                | 12,945                |
|  | 71 - 75 yrs    | 9,375             | 9,970                | 10,435               | 17,355   | 17,865             | 18,160                | 18,430                |
|  | 76 - 80 yrs    | 13,565            | 14,115               | 14,490               | 25,735   | 26,155             | 26,275                | 26,365                |
|  | Above 81 yrs   | 17,755            | 18,260               | 18,545               | 34,115   | 34,445             | 34,390                | 34,305                |
| Health Care Supreme Ultimo SI Rs 2500/- per day        | 18 - 25 yrs    | 1,745             | 2,590                | 3,380                | 1,745    | 2,590              | 3,380                 | 4,135                 |
|  | 26 - 30 yrs    | 1,745             | 2,590                | 3,380                | 1,745    | 2,590              | 3,380                 | 4,135                 |
|  | 31 - 35 yrs    | 1,745             | 2,590                | 3,380                | 1,745    | 2,590              | 3,380                 | 4,135                 |
|  | 36 - 40 yrs    | 1,870             | 2,715                | 3,500                | 1,995    | 2,840              | 3,625                 | 4,370                 |
|  | 41 - 45 yrs    | 1,995             | 2,840                | 3,625                | 2,245    | 3,085              | 3,865                 | 4,605                 |
|  | 46 - 50 yrs    | 2,370             | 3,210                | 3,985                | 2,995    | 3,825              | 4,590                 | 5,315                 |
|  | 51 - 55 yrs    | 3,115             | 3,950                | 4,710                | 4,490    | 5,305              | 6,040                 | 6,735                 |
|  | 56 - 60 yrs    | 4,115             | 4,935                | 5,675                | 6,485    | 7,280              | 7,970                 | 8,625                 |
|  | 61 - 65 yrs    | 5,735             | 6,540                | 7,245                | 9,725    | 10,485             | 11,110                | 11,695                |
|  | 66 - 70 yrs    | 8,105             | 8,885                | 9,540                | 14,465   | 15,175             | 15,700                | 16,185                |
|  | 71 - 75 yrs    | 11,720            | 12,460               | 13,040               | 21,695   | 22,330             | 22,700                | 23,035                |
|  | 76 - 80 yrs    | 16,960            | 17,645               | 18,115               | 32,170   | 32,695             | 32,845                | 32,955                |
|  | Above 81 yrs   | 22,195            | 22,825               | 23,185               | 42,645   | 43,060             | 42,985                | 42,880                |

Note: Premiums are exclusive of GST

## Personal Accident Premium For Males & Females

| Personal Accident Premium for Males and Females |         |
|---|---------|
| Sum Insured                                     | Premium |
| 5,00,000  | 825     |
| 10,00,000                                       | 1,655   |
| 15,00,000                                       | 2,480   |
| 20,00,000                                       | 3,310   |
| 25,00,000                                       | 4,135   |
| 30,00,000                                       | 4,960   |
| 35,00,000                                       | 5,790   |
| 40,00,000                                       | 6,615   |
| 45,00,000                                       | 7,440   |
| 50,00,000                                       | 8,270   |

Note: Premiums are exclusive of GST

### Instalment Options

- 0.086 for monthly mode, 0.257 for quarterly mode, and 0.509 for semi-annual mode.
- In case of long term policies, average premium can be paid annually

## Section 41 of Insurance Act 1938 as amended by Insurance Laws Amendment Act, 2015 (Prohibition of Rebates)

No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a Policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurers. Any person making default in complying with the provision of this section shall be liable for a penalty which may extend to 10 lakh rupees.


Benefit Illustration in respect of Policies offered on Individual & Family Floater basis

| Age of the members to be insured   | Coverage opted on Individual Basis covering each member of the family separately (at a single point in time) |                         | Coverage opted on individual basis covering multiple members of the family under as single policy (Sum Insured is available for each member of the family) |          |                        |                         | Coverage opted on floater basis with overall Sum Insured (Only one sum insured is available for the entire family) |                         |                        |                         |
|--|--|-------------------------|--|----------|------------------------|-------------------------|--|-------------------------|------------------------|-------------------------|
|  | Premium  | Sum Insured/ Deductible | Premium  | Discount | Premium after discount | Sum Insured/ Deductible | Premium or consolidated premium for all members of family  | Floater discount if any | Premium after discount | Sum Insured/ Deductible |
| 45   | 14,880   | 500,000                 | 14,880   | 5%       | 14,136                 | 500,000                 | 29,775   | NA                      |                        | 500,000                 |
| 40   | 12,090   | 500,000                 | 12,090   | 5%       | 11,486                 | 500,000                 |  |                         |                        |                         |
| 21   | 9,495  | 500,000                 | 9,495  | 5%       | 9,020                  | 500,000                 |  |                         |                        |                         |
| 18   | 7,160  | 500,000                 | 7,160  | 5%       | 6,802                  | 500,000                 |  |                         |                        |                         |
| Total Premium for all members of the family is Rs 43,625 when each member is covered separately (No discount applicable)   |  |                         | Total Premium for all members of the family is Rs 41,444 when they are covered under a single policy (Family Discount applicable)                          |          |                        |                         | Total premium when policy is opted on floater basis is Rs 29,775 (No discount applicable)                          |                         |                        |                         |
| Sum Insured available for each individual is Rs 500,000  |  |                         | Sum Insured available for each family member is Rs 500,000   |          |                        |                         | Sum Insured of Rs 500,000 is available for the entire family   |                         |                        |                         |
| Note: Premium rates specified in the above illustration shall be standard premium rates without considering any loading. Also, the premium rates shall be exclusive of taxes applicable. |  |                         |  |          |                        |                         |  |                         |                        |                         |



 BAJAJ ALLIANZ GENERAL INSURANCE CO. LTD.  
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For more details on risk factors, Terms and Conditions, please read the sales brochure before concluding a sale.

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