


STAR HEALTH AND ALLIED INSURANCE COMPANY LIMITED

Registered and Corporate Office

1, New Tank Street, Valluvar Kottam High Road, Nungambakkam,
Chennai - 600 034. ★ Phone : 044 - 28288800 ★ CIN : U66010TN2005PLC056649
Email : support@starhealth.in ★ Web : www.starhealth.in ★ IRDAI Regn. No. : 129


IndiaFirst Life Insurance Company Limited

Registered and Corporate Office

301, (B) Wing, The Qube, Infinity Park, Dindoshi - Film City Road, Malad (E),
Mumbai - 400 097, Web : www.indiafirstlife.com Email : customer.first@indiafirstlife.com
CIN: U66010MH2008PLC183679, IRDAI. Reg. No. 143,

Prospectus - STAR FIRST OPTIMA
Unique Identification No.: SHAHLIP18039V021718

Protecting your family from any uncertainties of life has seen a shift from being a luxury to a basic need. We bring to you a special policy that offers a combination of Life and Health cover under a single roof. Now, you can ensure that no untoward event upsets the well-being of your loved ones not only in your absence but also in your presence.

The product provides for regular hospitalization benefits like any other medical insurance policy under Section 1 and provides for payment of lump-sum in the event of death under Section 2.

Coverage under Section 1 is provided by Star Health and Allied Insurance Company Limited and Coverage under Section 2 is provided by India First Life Insurance Company Limited.

What are the benefits available under the insurance?
Section 1 : Health Insurance Coverage

A. Room, Boarding, Nursing Expenses all inclusive as provided by the Hospital / Nursing Home as per the limits given below:-

Sum Insured Rs.	Limit Rs.
1,00,000 and 2,00,000	Up to Rs.2,000/- per day
3,00,000 and 4,00,000	Up to Rs.5,000/- per day
5,00,000 to 25,00,000	Single Standard A/C Room

B. Surgeon, Anesthetist, Medical Practitioner, Consultants, Specialist Fees.

C. Anesthesia, blood, oxygen, operation theatre charges, surgical appliances, medicines and drugs, diagnostic materials and X-ray, diagnostic imaging modalities, dialysis, chemotherapy, radiotherapy, cost of pacemaker, stent and such other similar expenses.

With regard to coronary stent, the Company will pay such amount up to the extent of cost of bare metal stent/drug eluting cobalt-chromium stent/drug eluting stainless steel stent. In respect of medicines, Implants and such other similar items, the Company will pay up to the cost of alternate indigenous make.

Expenses relating to hospitalization will be considered in proportion to the eligible room rent stated in the policy or actual whichever is less.

Expenses on Hospitalization for a minimum period of 24 hours only are admissible. However this time limit will not apply for the day care treatments / procedures, where treatment is taken in the Hospital / Nursing Home and the Insured is discharged on the same day.

Expenses incurred on treatment of Cataract is subject to the limits as per the following table

Sum Insured Rs.	Limit per eye (in Rs.)	Limit per policy period (in Rs.)
1,00,000/- and 2,00,000/-	Up to 12,000/- per eye, per policy period	
3,00,000/-	Up to 25,000/-	Up to 35,000/-
4,00,000/-	Up to 30,000/-	Up to 45,000/-
5,00,000/-	Up to 40,000/-	Up to 60,000/-
10,00,000/- to 25,00,000/-	Up to 50,000/-	Up to 75,000/-

D. **Emergency ambulance** charges up-to a sum of Rs. 750/- per hospitalization and overall limit of Rs. 1,500/- per policy period for transportation of the insured person by private ambulance service when this is needed for medical reasons to go to hospital for treatment provided there is an admissible claim for hospitalization under the policy.

E. **Air Ambulance** charges up to 10% of the Basic Sum Insured during the entire policy period, provided that

- It is for life threatening emergency health condition/s of the insured person which requires immediate and rapid ambulance transportation to the hospital/medical centre that ground transportation cannot provide.
- Necessary medical treatment not being available at the location where the Insured Person is situated at the time of Emergency
- It is prescribed by a Medical Practitioner and is Medically Necessary;
- The insured person is in India and the treatment is in India only

5. Such Air ambulance should have been duly licensed to operate as such by Competent Authorities of the Government/s

Note: This benefit is available for sum insured options of Rs.5, 00,000/- and above only.

F. **Relevant Pre-Hospitalization** medical expenses incurred for a period not exceeding 60 days prior to the date of hospitalization, for the disease/illness, injury sustained following an admissible claim for hospitalization under the policy.

G. **Post Hospitalization** medical expenses incurred for a period of 90 days from the date of discharge from the hospital towards Consultant fees, Diagnostic charges, Medicines and Drugs wherever recommended by the Hospital / Medical Practitioner, where the treatment was taken, following an admissible claim for hospitalization provided however such expenses so incurred are in respect of ailment for which the insured person was hospitalized.

H. **Domiciliary Hospitalization:** Coverage for medical treatment for a period exceeding three days, for an illness/disease/injury, which in the normal course, would require care and treatment at a Hospital but, on the advice of the attending Medical Practitioner, is taken whilst confined at home under any of the following circumstances

1. The condition of the patient is such that he/she is not in a condition to be removed to a Hospital, or
2. The patient takes treatment at home on account of non-availability of room in a hospital.

However, this benefit shall not cover Asthma, Bronchitis, Chronic Nephritis and Nephritic Syndrome, Diarrhoea and all types of Dysenteries including Gastro-enteritis, Diabetes Mellitus and Insipidus, Epilepsy, Hypertension, Influenza, Cough and Cold, all Psychiatric or Psychosomatic Disorders, Pyrexia of unknown origin for less than 10 days, Tonsillitis and Upper Respiratory Tract infection including Laryngitis and Pharyngitis, Arthritis, Gout and Rheumatism.

Pre-hospitalization and Post-hospitalization expenses are not payable for this benefit.

I. **Organ Donor Expenses** for organ transplantation where the insured person is the recipient are payable provided the claim for transplantation is payable and subject to the availability of the sum insured. Donor screening expenses and post-donation complications of the donor are not payable. This cover is subject to a limit of 10% of the Sum Insured or Rupees One lakh, whichever is less.

J. **Cost of Health Checkup:** Expenses incurred towards cost of health check-up up to the limits mentioned in the table given below for every claim free year provided the health checkup is done at network hospitals and the policy is in force. Payment under this benefit does not form part of the sum insured and will not impact the Bonus.

If a claim is made by any of the insured persons, the health check up benefits will not be available under the policy.

Note: Payment of expenses towards cost of health check up will not prejudice the company's right to deal with a claim in case of non disclosure of material fact and / or Pre-Existing Diseases in terms of the policy

Sum Insured Rs.	Limit Per Policy Period (Rs.)
1,00,000/- and 2,00,000/-	Not Available
3,00,000/-	Up to 750/-
4,00,000/-	Up to 1,000/-
5,00,000/-	Up to 1,500/-
10,00,000/-	Up to 2,000/-
15,00,000/-	Up to 2,500/-
20,00,000/-	Up to 3,000/-
25,00,000/-	Up to 3,500/-

K. **Hospitalization expenses for treatment of New Born Baby.** The coverage for New Born Baby starts from the 16th day after its birth till the expiry date of the policy and is subject to a limit of 10% of the Sum Insured or Rupees Fifty thousand, whichever is less, subject to the availability of the sum insured, provided the mother is insured under the policy for a continuous period of 12 months without break.

Note:

1. Intimation about the birth of the New Born Baby should be given to the company and policy has to be endorsed for this cover to commence.
2. Waiting periods as stated under 3(i) shall not apply for the New Born Baby
3. All other terms, conditions and exclusions shall apply for the New Born Baby

L. **Emergency Domestic Medical Evacuation:** Subject to limits mentioned in the table given below, the Company will reimburse reasonable and necessary expenses incurred towards transportation of the insured person from the hospital where the insured person is currently undergoing treatment to another hospital for further treatment provided :

- a. The medical condition of the Insured Person is a life threatening emergency,
- b. **Further treatment facilities** are not available in the current hospital
- c. The Medical Evacuation is recommended by the treating Medical Practitioner.
- d. Claim for Hospitalization is admissible under the policy.

Sum Insured	Limit per hospitalization
Up to Rs.4,00,000/-	Up to Rs.5,000/-
Rs. 5,00,000/- to 15,00,000/-	Up to Rs.7,500/-
Rs.20,00,000/- and Rs.25,00,000/-	Up to Rs.10,000/-

Note : Payment under this benefit does not form part of the sum insured but will impact the Bonus

M. Compassionate travel: In the event of the insured person being hospitalized for a life threatening emergency at a place away from his usual place of residence as recorded in the policy, the Company will reimburse the transportation expenses by air incurred upto Rs5000/- for one immediate family member (other than the travel companion) for travel towards the place where hospital is located, provided the claim for hospitalization is admissible under the policy.

Note: This benefit is available for sum insured options of Rs.10,00,000/- and above only. Payment under this benefit does not form part of the sum insured but will impact the Bonus

N. Repatriation of Mortal Remains Following an admissible claim for hospitalization under the policy, the Company shall reimburse up to Rs.5,000/- per policy period towards the cost of repatriation of mortal remains of the insured person (including the cost of embalming and coffin charges) to the residence of the Insured as recorded in the policy. Payment under this benefit does not form part of the sum insured but will impact the Bonus

O. Treatment in Preferred Network Hospitals: In the event of a medical contingency requiring hospitalization, if the insured seeks advice from the Company, the Company may suggest an appropriate hospital from the network for treatment. Where the insured accepts the same and undergoes treatment in the suggested hospital, an amount calculated at 1% of Basic Sum Insured subject to a maximum of Rs.5,000/- per policy period is payable as lump sum.

Note:

1. This benefit is applicable for Basic Sum Insured of Rs.3, 00,000/- and above only.
2. This benefit is payable only if there is an admissible claim for hospitalization under the policy.
3. This benefit shall be paid if a hospital is a part of the list as on date of admission
4. Payment under this benefit does not form part of the sum insured but will impact the Bonus
5. The Company shall not be responsible for the quality of the treatment in the Preferred Network Facility

P. Shared accommodation: If the Insured person occupies, a shared accommodation during in-patient hospitalization, then amount as per table given below will be payable for each continuous and completed period of 24 hours of stay in such shared accommodation.

Sum Insured Rs.	Limit per day Rs.
1,00,000/- and 2,00,000/-	Not Payable
3,00,000/- to 15,00,000/-	800/- per day
20,00,000/- and 25,00,000/-	1,000/- per day

Note:

- i) This benefit is applicable for Basic Sum Insured of Rs.3, 00,000/- and above only.
- ii) This benefit is payable only if there is an admissible claim for hospitalization under the policy
- iii) This benefit will not be applicable where the sanction is on package rates
- iv) Insured stay in Intensive Care Unit or High Dependency Units / wards will not be counted for this purpose

Payment under this benefit does not form part of the sum insured but will impact the Bonus

Q. AYUSH Treatment: Expenses incurred on treatment under Ayurveda, Unani, Sidha and Homeopathy systems of medicines in a Government Hospital or in any institute recognized by the government and/or accredited by the Quality Council of India/National Accreditation Board on Health is payable up to the limits given below:

Sum Insured Rs.	Limit per policy period Rs
1,00,000/- to 4,00,000/-	Up to Rs.10,000
5,00,000/- to 15,00,000/-	Up to Rs.15,000
20,00,000/- and 25,00,000/-	Up to Rs.20,000

Note: Payment under this benefit forms part of the sum insured and will impact the Bonus

R. Second Medical Opinion: The Insured Person can obtain a Medical Second Opinion from a Doctor in the Company's network of Medical Practitioners. All the medical records provided by the Insured Person will be submitted to the Doctor chosen by him/her online and the medical opinion will be made available directly to the Insured by the Doctor. To utilize this benefit, all medical records should be forwarded to the mail-id "e_medicalopinion@starhealth.in."

Special Conditions:-

- This should be specifically requested for by the Insured Person
- This opinion is given based only on the medical records submitted without examining the patient,
- The second opinion should be only for medical reasons and not for medico-legal purposes.
- Any liability due to any errors or omission or consequences of any action taken in reliance of the second opinion provided by the Medical Practitioner is outside the scope of this policy.
- Utilizing this facility alone will not amount to making a claim

Note: Medical Records / Documents submitted for utilizing this facility will not prejudice the Company's right to reject a claim in terms of policy.

S. **Assisted Reproduction Treatment:** The Company will reimburse medical expenses incurred on Assisted Reproduction Treatment, where indicated, for sub-fertility subject to:

1. A waiting period of 36 months from the date of first inception of this policy with the Company for the insured person.
The maximum liability of the Company for such treatment shall be limited to Rs.1,00,000/- for Sum Insured of Rs.5,00,000/- and Rs.2,00,000/- for Sum Insured of Rs.10,00,000/- and above for every block of 36 months and payable on renewal
2. For the purpose of claiming under this benefit, in-patient treatment is not mandatory.
3. Automatic Restoration of Basic Sum Insured, Recharge Benefit shall not be applicable for this benefit.

Note: To be eligible for this benefit both husband and spouse should stay insured continuously without break under this policy for every block. This coverage is available only for sum insured options of Rs.5,00,000/- and above

Special Exclusions:-

The Company shall not be liable to make any payments under this policy in respect of any expenses what so ever incurred by the insured person in connection with or in respect of:

1. Pre and Post treatment expenses
2. Sub-fertility services that are deemed to be unproven, experimental or investigational
3. Services not in accordance with standards of good medical practice and not uniformly recognized and professionally endorsed by the general medical community at the time it is to be provided.
4. Reversal of voluntary sterilization
5. Treatment undergone for second or subsequent pregnancies except where the child from the first delivery/ previous deliveries is/are not alive at the time of treatment
6. Payment for services rendered to a surrogate
7. Costs associated with cryopreservation and storage of sperm, eggs and embryos
8. Selective termination of an embryo.
9. Services done at unrecognized centre
10. Surgery / procedures that enhances fertility like Tubal Occlusion, Bariatric Surgery, Diagnostic Laparoscopy with Ovarian Drilling and such other similar surgery / procedures

T. **Automatic Restoration of Basic Sum Insured (Applicable for A to I, K, Q Only):** There shall be automatic restoration of the Basic Sum Insured immediately upon exhaustion of the **limit of coverage**, which has been defined, during the policy period.

Such Automatic Restoration is available 3 times at 100% each time, during the policy period. Each restoration will operate only after the exhaustion of the earlier one.

It is made clear that such restored Sum Insured can be utilized only for illness / disease unrelated to the illness / diseases for which claim/s was / were made. The unutilized restored sum insured cannot be carried forward.

Note: Automatic Restoration of Basic Sum Insured is available only for sum insured options of Rs.3,00,000/- and above

U. **Recharge Benefit (Applicable for A to I, K, Q):** If the limit of coverage under the policy is exhausted/ exceeded during the policy period, additional indemnity up to the limits stated in the table given below would be provided once for the remaining policy period. Such additional indemnity can be utilized even for the same hospitalization or for the treatment of diseases / illness / injury / for which claim was paid / payable under the policy. The unutilized Recharge amount cannot be carried forward

Sum Insured (Rs.)	Limit Rs.
1,00,000/- and 2,00,000/-	Not Available
3,00,000/-	75,000/-
4,00,000/-	1,00,000/-
5,00,000/- to 25,00,000/-	1,50,000/-

- V. **Additional Sum Insured for Road Traffic Accident (RTA)** :If the insured person meets with a Road Traffic Accident resulting in in-patient hospitalization, then the Basic sum insured shall be increased by 25% subject to a maximum of Rs.5,00,000/- and subject to the following:
1. It is evidenced that the insured person was wearing helmet and was either riding or travelling as pillion rider in a two wheeler at the time of accident as evidenced by Police record and Hospital record.
 2. The additional sum insured shall be available only once during the policy period.
 3. The additional sum insured shall be available after exhaustion of the **limit of coverage**.
 4. The additional sum insured can be utilized only for the particular hospitalization following the Road Traffic Accident
 5. Automatic Restoration of Basic Sum Insured and Recharge Benefit shall not apply for this benefit
 6. This benefit shall not be applicable for day care treatment
 7. The unutilized balance cannot be carried forward for the remaining policy period or for renewal
 8. Claim under this benefit will impact the Bonus
- W. **Bonus (Applicable for A to I, L to Q, S and V)** In respect of a claim free year of Insurance, for the Basic Sum Insured options Rs.3,00,000/- and above, the insured would be entitled to benefit of bonus of 25% of the expiring Basic Sum Insured in the second year and additional 10% of the expiring Basic sum Insured for the subsequent years. The maximum allowable bonus shall not exceed 100%
- The Bonus will be calculated on the expiring sum insured or on the renewed sum insured whichever is less. Bonus will be given on that part of sum insured which is continuously renewed. If the insured opts to reduce the sum insured at the subsequent renewal, the limit of indemnity by way of such Bonus shall not exceed such reduced sum insured.
- Bonus shall be available only upon timely renewal without break or upon renewal within the grace period allowed.
- In the event of a claim, such bonus so granted will be reduced at the same rate at which it has accrued. However the Basic sum insured, will not be reduced.

Section 2: Life Insurance Cover

- ❖ Life Cover: This plan provides for lump sum in the event of death of the Primary Life Insured during the term of the plan and ensures that your loved ones are taken care of, even in your absence
- ❖ Flexibility to choose the Sum Assured from 7 options as per need
- ❖ Straight through process without medicals up to 50 years age

Note: 1. This policy does not acquire any maturity or surrender value.
2. The policyholder is not entitled to any loan under this plan

Who can take this insurance?

- For Health benefits, any person aged between 18 years and 65 years can take this insurance for his/her family consisting of Self, Spouse and dependent children not exceeding three in number. Beyond 65 years, only renewals are allowed. Dependent children are covered from 16th day after its birth till expiry of the policy subject to the limits mentioned above. If, at the commencement of the policy, the new born child is less than 16 days of age, the proposer can opt to cover such new born child also in the same policy by paying the applicable premium in full. However, the cover for such new born child will commence only from the 16th day after its birth and will continue till the expiry date of the policy. Maximum age limit for coverage of dependent children is 25 years.
- For Life insurance benefit, the person aged between 18 years to 60 years can be the life assured. The Life insurance benefit is offered only for the primary life insured. Medical Underwriting will be applicable for eligible persons above 50 years of age. The Plan term is 5 years (fixed) and maximum age at the end of the plan term is 65 years.

Who is a Life Assured'?

Life assured is the person, on whose life the plan depends. The plan ends and the benefit is paid out on the life assured's death.

Who is a Policyholder?

A Policyholder is the person who holds the plan. The Policyholder may or may not be the primary life insured in this combi offering. A Policyholder must be at least 18 years old while applying for the plan. You can choose a nominee under than plan if you and the life assured are the same.

Who is a Nominee?

A nominee is the beneficiary under the plan who receives the death benefit in case of the life assured's demise. The nominee is appointed by you, the policyholder. The nominee can even be a minor (i.e. below 18 years of age).

Who is the Appointee?

An appointee is the person you can appoint at the time of buying the plan in case your nominee is a minor. The appointee receives the benefits under the plan and holds the same till the nominee attains 18 years of age.

What are the waiting periods under the policy?

Section – I

- i. Any disease contracted by the insured person during the first 30 days from the commencement date of the policy.
This waiting period shall not apply in case of the insured person having been covered under any health insurance policy (Individual policy) with any of the Indian General Insurance companies / health insurance companies for a continuous period of preceding 12 months without a break.
- ii. A waiting period of 24 consecutive months of continuous coverage from the inception of this policy will apply to the following specified ailments / illness / diseases:-

- a) Treatment of Cataract and diseases of the anterior and posterior chamber of the Eye, Diseases of ENT, Diseases related to Thyroid, Prolapse of Intervertebral Disc (other than caused by accident), Varicose veins and Varicose ulcers, Desmoid Tumor, Umbilical Granuloma, Umbilical Sinus, Umbilical Fistula, all Diseases of Prostate, Stricture Urethra, all Obstructive Uropathies, all types of Hernia, Benign Tumours of Epididymis, Spermatocele, Varicocele, Hydrocele, Fistula, Fissure in Ano, Hemorrhoids, Pilonidal Sinus and Fistula, Rectal Prolapse, Stress Incontinence and Congenital Internal disease / defect
- b) All treatments (conservative, interventional, laparoscopic and open) related to Hepato-pancreato-biliary diseases including Gall bladder and Pancreatic calculi. All types of management for Kidney and Genitourinary tract calculi.
- c) All treatments (conservative, interventional, laparoscopic and open) related to all Diseases of Cervix, Uterus, Fallopian tubes, Ovaries (other than due to cancer), Uterine Bleeding, Pelvic Inflammatory Diseases and Benign diseases of the breast.
- d) All treatments (Conservative, Operative treatment) and all types of intervention for Diseases related to Tendon, Ligament, Fascia, Bones and Joint Including Arthroscopy and Arthroplasty / Joint Replacement [other than caused by accident].
- e) All types of treatment for Degenerative disc and Vertebral diseases including Replacement of bones and joints and Degenerative diseases of the Musculo-skeletal system
- f) Subcutaneous Benign Lumps, Sebaceous cyst, Dermoid cyst, Mucous cyst lip / cheek, Carpal Tunnel Syndrome, Trigger Finger, Lipoma, Neurofibroma, Fibroadenoma, Ganglion and similar pathology
- g) All types of transplant and related surgeries.

This waiting period shall not however apply in the case of the Insured person/s having been covered under any Individual health insurance scheme with any of the Indian General/ Health Insurer for a continuous period of preceding 24 months without any break.

If these are pre-existing at the time of proposal they will be covered subject to waiting period 3 below

- iii. Pre Existing Diseases as defined in the policy until 48 consecutive months of continuous coverage have elapsed, since inception of the first policy with any Indian General/ Health Insurer.

The waiting period in i, ii and iii above are subject to Portability regulations

What are the exclusions under the policy? (Applicable for Health Section)

The Company shall not be liable to make any payments under this policy in respect of any expenses whatsoever incurred by the insured person in connection with or in respect of:

1. Circumcision, Preputioplasty, Frenuloplasty, Preputial Dilatation and Removal of SMEGMA
2. Inoculation or Vaccination (except for post-bite treatment and for medical treatment for therapeutic reasons)
3. Congenital External Condition / Defects / Anomalies
4. Dental treatment or surgery unless necessitated due to accidental injuries and requiring hospitalization. (Dental implants are not payable)
5. Convalescence, general debility, run-down condition or rest cure, Nutritional deficiency states.
6. Psychiatric, mental and behavioral disorders.
7. Intentional self injury
8. Use of intoxicating substances, substance abuse, drugs / alcohol, smoking and tobacco chewing
9. Venereal Disease and Sexually Transmitted Diseases,
10. Injury/disease directly or indirectly caused by or arising from or attributable to war, invasion, act of foreign enemy, warlike operations (whether war be declared or not)
11. Injury or disease directly or indirectly caused by or contributed to by nuclear weapons/materials
12. All expenses arising out of any condition directly or indirectly caused due to or associated with Human T-cell Lympho Tropic Virus type III (HTLV-III) or Lymphadenopathy Associated Virus (LAV) or HIV / AIDS. It is however made clear that such of those who are positive for HIV (Human Immuno Deficiency Virus) would be entitled for expenses incurred for treatment, other than for opportunistic infections and for treatment of HIV/AIDS, provided at the time of first commencement of insurance under this policy, their CD4 count is not less than 350.
13. Treatment arising from or traceable to pregnancy, childbirth, family planning, miscarriage, abortion and complications of any of these (other than ectopic pregnancy).
14. Treatment for Sub-Fertility, Assisted Conception and or other related complications of the same except to the extent covered under 1 S
15. Expenses incurred on weight control services including surgical procedures such as Bariatric Surgery and/or medical treatment of obesity.
16. Medical and / or surgical treatment of Sleep apnea, treatment for genetic and endocrine disorders.
17. Expenses incurred on High Intensity Focused Ultra Sound, Uterine Fibroid Embolisation, Balloon Sinoplasty, Enhanced External Counter Pulsation Therapy and related therapies, Chelation therapy, Deep Brain Stimulation, Hyperbaric Oxygen Therapy, Rotational Field Quantum Magnetic Resonance Therapy, VAX-D, Low level laser therapy, Photodynamic therapy and such other therapies similar to those mentioned herein under exclusion no 17.
18. Expenses incurred on Lasik Laser or other procedures Refractive Error Correction and its complications, all treatment for disorders of eye requiring intra-vitreous injections.
19. Charges incurred on diagnostics that are not consistent with the treatment for which the insured is admitted in the hospital / nursing home. Admission primarily for diagnostic purpose with no positive existence of sickness / disease / ailment / injury and no further treatment is indicated.

20. Expenses on vitamins and tonics unless forming part of treatment for injury or disease as certified by the attending Physician of the hospital where the insured underwent treatment.
21. Unconventional, Untested, Unproven, Experimental therapies.
22. Stem cell Therapy, Chondrocyte Implantation, Procedures using Platelet Rich plasma and Intra articular injection therapy.
23. Oral Chemotherapy, Immuno therapy and Biologicals, except when administered as an in-patient, when clinically indicated and hospitalization warranted.
24. All types of Cosmetic, Aesthetic treatment of any description, all treatment for erectile dysfunctions, Change of Sex.
25. Plastic surgery (other than as necessitated due to an accident or as a part of any illness),
26. Cost of spectacles and contact lens, hearing aids, walkers and crutches, wheel chairs, Nutritional Supplements, CPAP, BIPAP, Continuous Ambulatory Peritoneal Dialysis [CAPD], infusion pump and such other similar aids, Cochlear implants and procedure related hospitalization expenses
27. Hospital registration charges, admission charges, record charges, telephone charges and such other charges
28. Other excluded expenses as detailed in the website www.starhealth.in

❖ **Co-payment (Applicable for A to H and Q) (Health Section):** This policy is subject to co-payment of 20% of each and every claim amount for fresh as well as renewal policies for insured persons whose age at the time of entry is above 60 years

❖ **Enhancement of sum insured (Health Section):** The sum insured can be enhanced at the time of renewal of this policy subject to no claim being lodged or paid under this policy both the acceptance for enhancement and the amount of enhancement will be at the discretion of the Company. Where the sum insured is enhanced, the amount of such additional sum insured (including the respective sublimit) shall be subject to the following terms

A Waiting period as under shall apply afresh from the date of such enhancement for the increase in the sum insured, that is, the difference between the expiring policy sum insured and the increased current sum insured.

1. First 30 days as under Waiting period 3-i
2. 24 months with continuous coverage without break (with grace period) in respect of diseases / treatments falling under waiting period 3- ii a to 3- ii g
3. 48 months of continuous coverage without break (with grace period) in respect of Pre-Existing diseases.
4. 48 months of continuous coverage without break (with grace period) for diseases / conditions diagnosed / treated irrespective of whether any claim is made or not in the immediately preceding three policy periods

The above applies to each relevant insured person

❖ **What are the special features of this insurance section?**

The insured person has the choice to continue with either section (Health / Life) and discontinue the other. The continuity of benefits under either section would be provided.

❖ **Pre-acceptance Medical Screening (Health Section):** All persons above 50 years of age and those who declare adverse medical history in the proposal form are required to undergo pre-acceptance medical screening at the Company designated Centers. At present 100% of cost of medical screening is borne by the Company. The age for Health screening may be scaled downwards or upwards subject to Regulator's approval. Due advance information will be given to the customer.

❖ **Modification of the terms of the policy (Health Section):** The Company reserves the right to modify the policy terms and conditions or modify the premium of the policy with the prior approval of the Competent Authority. In such an event the insured will be intimated three months in advance.

Can this policy be renewed?

Section 1

The policy will be renewed except on grounds of misrepresentation / Non-disclosure of material fact as declared in the proposal form and at the time of claim, fraud committed / moral hazard non cooperation of the insured.

There is no exit age. Lifelong renewal allowed.

A grace period up to 120 days from the date of expiry of the policy is available for renewal. If renewal is made within this 120 days period, the continuity of benefits with reference waiting periods stated will be available. Any Disease/illness contracted or injury sustained during the grace period will be deemed as Pre existing and will be subject to waiting period as stated under 3 – iii.

Note:

1. The actual period of cover will start only from the date of receipt of premium.
2. Renewal premium is subject to change with prior approval from Regulator

What are the features and terms of the Life Insurance Cover offered in this plan?

Section 2

❖ **Features of Life Insurance Plan**

1. **What are the premium paying modes available?**

This is a Regular premium paying plan where the premium paying frequency is Yearly.

2. How much you need to pay?

Premium will depend on the life assured's age and the sum assured. A detailed rate chart is exhibited in the annexure at the end of this document.

3. What is the life cover under this plan?

The life cover is equal to the Sum Assured opted under the plan. However, you have the option to select your life cover as per your requirements.

Minimum life cover / sum assured	Rs. 3,00,000
Maximum life cover / sum assured	Rs. 15,00,000

*The life cover should be in multiples of Rs 1,00,000

4. What is the benefit payable in case of the life assured's demise?

In the event of the life assured's demise during the plan term, the nominee/appointee/legal heir will receive a lump sum amount equal to the sum assured.

5. What do you receive at the end of the plan term?

There is no maturity or survival benefit payable under this plan. This is a non-participating pure term insurance plan.

6. Your options if you miss paying premiums**Is there a grace period for missed premiums?**

We provide you a grace period of 30 days. This period starts from the due date of each premium payment. All your plan benefits continue during this grace period. In case of death during the grace period we will pay the sum assured to the nominee/appointee/legal heir after deducting the due premium.

If you do not pay your premiums before the end of the grace period, your life cover ceases and your plan will lapse.

What are your options to revive the plan?

You can revive your plan within a specified period of two years from first unpaid premium, if you have been unable to pay premiums due to constraints by –

- Simply paying the pending premium amount without any interest
- Begin the regular payment of premiums

Are there any constraints to revive your plan?

Yes. You can revive your plan as long as you do it within two years from the due date of the first unpaid premium but before the maturity date. The revival is subject to satisfactory medical and financial requirements raised by the Company. The medical cost, if any to be borne by you.

7. Do you get any loan benefits under your plan?

No. Loan is not available under this plan.

8. What happens in case the life assured commits suicide?

There death benefit payable to the Nominee/ Appointee / Legal Heir, will be limited to 80% of the premium paid if the life assured commits suicide within 12 months from the date of risk commencement. This is irrespective of whether the life assured, was sane or insane at the time of death.

If the life assured commits suicide within 12 months from the date of revival/ re-instatement, the benefit payable will be equal to the higher of surrender value or 80% of total premium paid.

9. Can you surrender your plan?

No surrender value is payable under this plan.

What are the Tax Benefits?**Section 1****Relief under Sec 80D of Income Tax Act.**

Insured Person is eligible for relief under Section 80-D of the IT Act in respect of the amount paid for Health Section by any mode other than cash.

Section 2 :**Relief under Sec 80 C of Income Tax Act:**

Tax deductions up to Rs 1,50,000/- on premiums paid under this plan as per section 80C of the Income Tax Act, 1961. Death benefits are also tax free under section 10 (10D) of the Income Tax Act, 1961. Please consult your financial advisor before investing.

Relief under IT Act is subject to change**How to buy this insurance? (Health Section)**

All that needs to be done is to call the nearest office.

5% discount for direct online purchase

For On-line purchase Visit www.starhealth.in

Portability (For Health Section):

This policy is portable. If the insured is desirous of porting this policy, application in the appropriate form should be made to the Company at least 45 days before but not earlier than 60 days from the date when the renewal is due. For details contact "portability@starhealth.in" or call Telephone No +91-044-28288869

Cancellation (For Health Section):

The Company may cancel this policy on grounds of misrepresentation, fraud, moral hazard, non disclosure of material fact as declared in the proposal form and/or claim form at the time of claim and non co-operation of the insured by sending the Insured 30 days notice by registered letter at the Insured person's last known address. No refund of premium will be made except where the cancellation is on the grounds of non co-operation of the insured, in which case the refund of premium will be on pro-rata basis. The insured may at any time cancel this policy and in such event the Company shall allow refund after retaining premium at Company's short Period rate only (table given below) provided no claim has occurred up to the date of cancellation

PERIOD ON RISK	RATE OF PREMIUM TO BE RETAINED
Up to one month	25% of the annual premium
Exceeding one month up to 3 months	40% of the annual premium
Exceeding 3 months up to 6 months	60% of the annual premium
Exceeding 6 months up to 9 months	80% of the annual premium
Exceeding 9 months	Full annual premium

Free Look Period (Applicable for both Health and Life Section) : If the policyholder disagrees with the 'Terms and conditions' of the policy, the policy can be cancelled within 15 days from the date of receipt of the policy. In case Policyholder has bought this plan through distance marketing mode, he/she may cancel the Plan within 30 days from the date of receipt of the policy. However, the company reserves the right to deduct medical examination fees, cancellation fee*, stamp duty charges for issue of the policy and proportionate risk premium for the period concerned.

* Cancellation fee is not applicable for Pure Term Life Insurance Coverage

Withdrawal of tie-up :

The tie-up between Star Health and Allied Insurance Company Ltd. and IndiaFirst Life Insurance Company Ltd may be withdrawn at any time with the prior approval of the Regulator. The insured will be intimated 90 days in advance about the withdrawal of tie-up. In such an event all policies issued will continue until renewal. Upon expiry the insured has the option of continuing with either of the Sections with the respective insurers. In so far as Health Section 1s concerned the continuity of benefits with reference to waiting periods stated will be available.

How to make a claim under the policy?**Section 1****For Cashless Treatment**

- a. Call the 24 hour help-line for assistance - **1800 425 2255 / 1800 102 4477**
- b. Inform the ID number for easy reference
- c. On admission in the hospital, produce the ID Card issued by the Company at the Hospital Helpdesk
- d. Obtain the Pre-authorization Form from the Hospital Help Desk, complete the Patient Information and resubmit to the Hospital Help Desk.
- e. The Treating Doctor will complete the hospitalization / treatment information and the hospital will fill up expected cost of treatment.
- f. This form is submitted to the Company
- g. The Company will process the request and call for additional documents/ clarifications if the information furnished is inadequate.
- h. Once all the details are furnished, the Company will process the request as per the terms and conditions as well as the exclusions therein and either approve or reject the request based on the merits.
- i. In case of emergency hospitalization information to be given within 24 hours after hospitalization
- j. Cashless facility can be availed only in networked Hospitals

Denial of a Pre-authorization request is in no way to be construed as denial of treatment or denial of coverage. The Insured Person can go ahead with the treatment, settle the hospital bills and submit the claim for a permissible reimbursement.

In non-network hospitals payment must be made up-front by Insured /Insured Person and then reimbursement will be effected on submission of documents upon its admissibility.

For Reimbursement Claims:

- a. Duly completed claim form, and
- b. Pre Admission investigations and treatment papers.
- c. Discharge Summary from the hospital in original
- d. Cash receipts from hospital, chemists
- e. Cash receipts and reports for tests done
- f. Receipts from doctors, surgeons, anaesthetist
- g. Certificate from the attending doctor regarding the diagnosis.

- h. First Information Report in-case of Road Traffic Accident
- i. Copy of PAN card

In case of delay in payment of any claim that has been admitted as payable under the Policy terms and conditions, beyond the time period as prescribed under IRDA (Protection of Policyholders Regulation), 2002, the Company shall be liable to pay interest at a rate which is 2% above the bank rate prevalent at the beginning of the financial year in which the claim is approved by the Company. For the purpose of this clause, 'bank rate' shall mean the existing bank rate as notified by Reserve Bank of India, unless the extent regulation requires payment based on some other prescribed interest rate.

Section 2 :

In order to process a claim under this Plan, we will need a written intimation about the claim, upon the death of the Life Assured during the Plan Term. This is the first step towards processing your claim. The written intimation should also be accompanied with all the required documents as mentioned below:

- 1.1.1. Proof of Age of the Life Assured, if the Age of the Life Assured has not been admitted by us
- 1.1.2. Claimant's statement and claim intimation report
- 1.1.3. Death certificate issued by the local health and medical authority (only in case of death of the Life Assured)
- 1.1.4. Copies of First Information Report, post mortem report, duly attested by the police (only in case of unnatural death of the Life Assured including accidental death etc.)
- 1.1.5. Hospitalization documents including discharge summary, all investigation reports (only in case the Life Assured was treated for any illness related to the cause of death)
- 1.1.6. Original Plan document
- 1.1.7. A copy of photo-identity proof of the claimant and documents establishing the rights of claimant (e.g. driving license, PAN card, passport, Voter ID card etc.)
- 1.1.8. Any other document or information that we may need for validating the claim and to process the claim

The death claim under this section will be serviced and settled by IndiaFirst Life Insurance Co. Ltd.

NOTE: The benefits and exclusions mentioned herein is only an outline of the policy. For complete details please contact our offices

Section 45 of the Insurance Act 1938 as amended by Insurance Laws (Amendment) Act, 2015

This Plan is subject to the provisions of Section 45 of the Insurance Act, 1938 as amended by Insurance Laws (Amendment) Act, 2015 which states as follows:

1. No policy of life insurance shall be called in question on any ground whatsoever after the expiry of three years from the date of the policy, i.e., from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later.
2. A policy of life insurance may be called in question at any time within three years from the date of issuance of the policy or the date of commencement of risk or the date of revival, of the policy or the date of the rider to the policy, whichever is later, on the ground of fraud:

Provided that the insurer shall have to communicate in writing to the insured or the legal representatives or nominees or assignees of the insured the grounds and materials on which such decision is based.
3. Notwithstanding anything contained in sub-section (2), no insurer shall repudiate a life insurance policy on the ground of fraud if the insured can prove that the mis-statement of or suppression of a material fact was true to the best of his knowledge and belief or that there was no deliberate intention to suppress the fact or that such mis-statement of or suppression of a material fact are within the knowledge of the insurer:

Provided that in case of fraud, the onus of disproving lies upon the beneficiaries, in case the policyholder is not alive.
4. A policy of life insurance may be called in question at any time within three years from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later, on the ground that any statement of or suppression of a fact material to the expectancy of the life of the insured was incorrectly made in the proposal or other document on the basis of which the policy was issued or revived or rider issued:

Provided that the insurer shall have to communicate in writing to the insured or the legal representatives or nominees or assignees of the insured the grounds and materials on which such decision to repudiate the policy of life insurance is based:

Provided further that in case of repudiation of the policy on the ground of misstatement or suppression of a material fact, and not on the ground of fraud, the premiums collected on the policy till the date of repudiation shall be paid to the insured or the legal representatives or nominees or assignees of the insured within a period of ninety days from the date of such repudiation.
5. Nothing in this section shall prevent the insurer from calling for proof of age at any time if he is entitled to do so, and no policy shall be deemed to be called in question merely because the terms of the policy are adjusted on subsequent proof that the age of the life insured was incorrectly stated in the proposal.

Prohibition of rebates:

(Section 41 of the Insurance Act) 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 relation 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 rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer.

Any person making default in complying with the provision of this section shall be liable for a penalty which may extend to ten lakh rupees.

How much does it cost to take this insurance?

Section 1 : Health Insurance Section :Sheet attached

Note : Premium figures are excluding Tax. Please take the age of the oldest person

Sum Insured in Rs. (Tax Extra)											
Zone 1 : Mumbai, Thane, Delhi including Faridabad, Gurgaon, Ghaziabad and Noida, Ahmedabad, Baroda Surat	Plan Type	1A+1C									
	Age- band in years	16days -35	36-45	46-50	51-55	56-60	61-65	66-70	71-75	76-80	above 80
	100000	5825	6430	9305	11085	14405	18420	23180	25940	28515	30780
	200000	6380	7055	10245	12225	15915	20375	25665	28730	31590	34105
	300000	7210	7925	11315	13630	17545	22280	27895	31150	34185	36860
	400000	8175	8975	12770	15455	19840	25145	31435	35080	38480	41470
	500000	8985	9795	13640	16855	21470	27050	33665	37495	41070	44220
	1000000	11475	12495	17330	20690	26280	33040	41055	45695	50030	53845
	1500000	13540	14750	20450	24640	31235	39210	48670	54145	59260	63760
	2000000	15260	16610	22995	27610	34995	43930	54520	60660	66385	71425
	2500000	16875	18360	25390	30395	38520	48350	60000	66750	73050	78595
Zone 1a: Chennai, Bangalore, Pune, Nasik, Ernakulam, Trivandrum and Rest of Gujarat	100000	5010	5525	7980	9505	12340	15775	19845	22200	24400	26335
	200000	5470	6050	8775	10470	13620	17435	21955	24575	27020	29170
	300000	6295	6915	9835	11855	15230	19315	24160	26960	29580	31885
	400000	7150	7840	11110	13470	17250	21825	27250	30390	33320	35900
	500000	8180	8905	12335	15115	19200	24135	29990	33380	36545	39330
	1000000	10615	11545	15940	19025	24105	30250	37535	41755	45695	49165
	1500000	12525	13620	18810	22670	28665	35920	44520	49500	54145	58235
	2000000	14120	15350	21155	25405	32120	40245	49875	55450	60660	65240
	2500000	15625	16975	23365	27975	35360	44295	54890	61025	66750	71790
Zone 2 : Coimbatore, Indore City, and Rest of Kerala	100000	4695	5180	7470	8895	11545	14755	18560	20760	22815	24625
	200000	5125	5660	8210	9790	12740	16300	20525	22975	25260	27270
	300000	6025	6610	9390	11330	14545	18435	23045	25715	28210	30400
	400000	6845	7505	10620	12880	16480	20840	26000	28995	31785	34240
	500000	7885	8590	11925	14505	18430	23180	28805	32070	35110	37790
	1000000	10350	11250	15515	18525	23455	29425	36500	40595	44420	47785
	1500000	12210	13270	18305	22075	27895	34940	43285	48120	52635	56605
	2000000	13765	14960	20595	24745	31260	39150	48495	53910	58965	63415
	2500000	15240	16550	22750	27245	34420	43095	53375	59335	64895	69785
Zone 3 : Rest of India	100000	4215	4645	6695	7965	10330	13195	16590	18560	20395	22010
	200000	4590	5070	7345	8755	11385	14570	18340	20525	22565	24360
	300000	5530	6065	8590	10370	13295	16830	21020	23450	25715	27710
	400000	6290	6890	9720	11805	15080	19040	23735	26455	28995	31225
	500000	7400	8055	11140	13335	16905	21220	26335	29300	32070	34500
	1000000	9730	10565	14515	17325	21895	27420	33970	37760	41305	44420
	1500000	11475	12460	17125	20665	26050	32575	40300	44780	48955	52635
	2000000	12950	14050	19275	23160	29195	36500	45155	50170	54850	58965
	2500000	14340	15550	21295	25505	32145	40180	49700	55215	60365	64895
A = Adult, C = Child											

Sum Insured in Rs. (Tax Extra)										
		1A+2C								
	16days -35	36-45	46-50	51-55	56-60	61-65	66-70	71-75	76-80	above 80
Zone 1 : Mumbai, Thane, Delhi including Faridabad, Gurgaon, Ghaziabad and Noida, Ahmedabad, Baroda Surat	7680	8295	11125	13300	16375	21185	25840	28915	31785	34315
	8440	9125	12270	14685	18100	23445	28620	32035	35225	38035
	9400	10125	13465	16240	19870	25540	31030	34660	38050	41030
	10625	11435	15180	18375	22445	28795	34945	39010	42805	46145
	11465	12290	16085	19930	24205	30890	37355	41630	45620	49135
	14595	15630	20400	24415	29595	37690	45530	50710	55540	59795
	17225	18445	24075	29035	35145	44700	53950	60060	65765	70785
	19385	20750	27055	32530	39380	50075	60435	67280	73670	79290
	21415	22920	29850	35810	43345	55115	66505	74035	81065	87250
Zone 1a: Chennai, Bangalore, Pune, Nasik, Ernakulam, Trivandrum and Rest of Gujarat	6595	7120	9540	11395	14025	18135	22115	24745	27200	29360
	7235	7815	10505	12570	15490	20060	24480	27400	30125	32525
	8180	8805	11685	14105	17235	22125	26860	29990	32910	35480
	9260	9965	13190	15990	19495	24975	30275	33780	37050	39930
	10395	11130	14515	17835	21620	27535	33260	37040	40575	43680
	13450	14395	18730	22410	27120	34480	41605	46315	50710	54575
	15875	16985	22100	26670	32225	40910	49320	54875	60060	64625
	17870	19115	24845	29880	36105	45835	55250	61475	67280	72390
	19750	21120	27420	32900	39745	50445	60805	67650	74035	79660
Zone 2 : Coimbatore, Indore City, and Rest of Kerala	6175	6665	8930	10665	13120	16960	20680	23140	25430	27450
	6770	7315	9830	11755	14485	18755	22885	25615	28165	30405
	7820	8415	11160	13470	16455	21110	25620	28600	31380	33825
	8855	9525	12595	15280	18620	23835	28885	32220	35335	38080
	10035	10750	14040	17120	20760	26445	31950	35585	38980	41970
	13105	14020	18225	21810	26385	33530	40445	45020	49285	53040
	15460	16535	21505	25955	31350	39785	47945	53340	58375	62805
	17405	18615	24175	29085	35130	44575	53715	59760	65395	70360
	19245	20570	26690	32025	38675	49060	59120	65765	71965	77425
Zone 3 : Rest of India	5535	5975	7995	9540	11735	15165	18485	20680	22730	24530
	6055	6545	8790	10510	12950	16760	20450	22885	25160	27165
	7160	7700	10195	12320	15030	19265	23360	26070	28600	30825
	8120	8725	11520	13990	17025	21765	26355	29390	32220	34715
	9395	10055	13100	15715	19020	24190	29195	32500	35585	38305
	12280	13125	17025	20370	24605	31220	37625	41860	45810	49285
	14485	15485	20085	24255	29250	37060	44615	49610	54275	58375
	16320	17440	22590	27180	32780	41520	49985	55580	60800	65395
	18045	19275	24940	29930	36085	45705	55015	61170	66915	71965
A = Adult, C = Child										

Sum Insured in Rs. (Tax Extra)										
		1A+3C								
	16days -35	36-45	46-50	51-55	56-60	61-65	66-70	71-75	76-80	above 80
Zone 1 : Mumbai, Thane, Delhi including Faridabad, Gurgaon, Ghaziabad and Noida, Ahmedabad, Baroda Surat	10585	11740	15780	19130	23575	30005	34475	38590	42425	45805
	11670	12955	17440	21160	26105	33245	38215	42785	47050	50800
	12830	14190	18955	23115	28365	35945	41220	46070	50600	54585
	14465	15990	21330	26080	31960	40450	46355	51790	56865	61325
	15360	16905	22315	28030	34215	43145	49355	55070	60405	65100
	19490	21435	28235	34230	41720	52540	60065	66990	73455	79140
	23000	25295	33320	40615	49455	62225	71105	79275	86900	93610
	25855	28420	37405	45505	55400	69705	79650	88800	97340	104860
	28530	31355	41240	50085	60970	76700	87645	97710	107105	115370
Zone 1a: Chennai, Bangalore, Pune, Nasik, Ernakulam, Trivandrum and Rest of Gujarat	9080	10065	13515	16380	20180	25675	29495	33010	36290	39180
	9995	11090	14925	18105	22330	28435	32680	36585	40230	43440
	11140	12310	16420	20035	24560	31095	35645	39825	43730	47165
	12575	13890	18490	22630	27700	35020	40110	44795	49170	53015
	13870	15250	20080	25005	30475	38380	43880	48935	53655	57810
	17905	19670	25850	31335	38140	47980	54820	61115	66990	72160
	21125	23210	30505	37200	45230	56840	64915	72340	79275	85375
	23755	26085	34255	41675	50675	63675	72720	81035	88800	95635
	26220	28790	37775	45870	55770	70070	80015	89170	97710	105225
Zone 2 : Coimbatore, Indore City, and Rest of Kerala	8500	9420	12645	15320	18875	24010	27580	30865	33930	36630
	9350	10375	13960	16930	20880	26585	30550	34200	37610	40605
	10635	11755	15665	19120	23430	29655	33985	37965	41685	44955
	12010	13265	17645	21605	26430	33405	38250	42715	46880	50540
	13415	14755	19440	24015	29275	36875	42160	47025	51560	55555
	17425	19140	25140	30475	37085	46635	53280	59390	65095	70115
	20555	22580	29660	36180	43980	55250	63090	70300	77030	82955
	23120	25385	33315	40540	49275	61895	70675	78750	86290	92925
	25525	28015	36740	44620	54230	68115	77775	86660	94950	102245
Zone 3 : Rest of India	7610	8430	11310	13700	16875	21455	24645	27580	30315	32725
	8360	9275	12475	15130	18655	23750	27290	30550	33590	36270
	9720	10735	14295	17455	21370	27030	30965	34585	37965	40940
	10985	12125	16110	19740	24125	30465	34870	38930	42715	46045
	12520	13760	18100	21980	26760	33670	38475	42895	47025	50655
	16280	17870	23425	28390	34510	43355	49505	55165	60445	65095
	19210	21080	27640	33720	40945	51380	58635	65315	71545	77030
	21605	23705	31050	37785	45875	57560	65690	73170	80150	86290
	23865	26170	34250	41595	50490	63345	72290	80515	88195	94950
A = Adult, C = Child										

Sum Insured in Rs. (Tax Extra)										
		2A								
Zone 1 : Mumbai, Thane, Delhi including Faridabad, Gurgaon, Ghaziabad and Noida, Ahmedabad, Baroda Surat	16days -35	36-45	46-50	51-55	56-60	61-65	66-70	71-75	76-80	above 80
	6505	7765	11320	13990	17710	22090	26030	29130	31445	33940
	7135	8535	12485	15450	19590	24450	28830	32275	34845	37620
	8015	9500	13695	17055	21445	26610	31255	34915	37645	40590
	9075	10740	15435	19290	24210	29995	35200	39295	42350	45655
	9895	11585	16345	20890	26065	32145	37620	41930	45145	48615
	12620	14740	20730	25580	31845	39215	45850	51065	54965	59170
	14895	17400	24460	30405	37805	46500	54325	60485	65080	70045
	16770	19575	27485	34070	42355	52095	60860	67755	72905	78465
	18540	21625	30330	37505	46615	57330	66975	74560	80220	86340
Zone 1a: Chennai, Bangalore, Pune, Nasik, Ernakulam, Trivandrum and Rest of Gujarat	5590	6665	9705	11985	15170	18910	22275	24925	26905	29040
	6120	7315	10690	13225	16760	20920	24660	27605	29800	32175
	6985	8270	11885	14810	18595	23050	27055	30205	32560	35100
	7925	9360	13410	16780	21020	26005	30490	34020	36660	39505
	8990	10500	14750	18685	23265	28650	33495	37305	40150	43225
	11655	13585	19025	23470	29165	35865	41895	46640	50180	54005
	13755	16030	22450	27915	34640	42545	49660	55260	59440	63950
	15495	18045	25240	31280	38810	47665	55635	61905	66585	71640
	17140	19945	27855	34435	42720	52460	61225	68120	73270	78830
Zone 2 : Coimbatore, Indore City, and Rest of Kerala	5235	6245	9085	11215	14190	17685	20835	23310	25155	27155
	5725	6845	10000	12370	15675	19560	23055	25805	27860	30080
	6680	7905	11345	14140	17750	21990	25805	28805	31045	33465
	7585	8950	12805	16030	20070	24815	29090	32455	34965	37675
	8675	10140	14265	17940	22340	27515	32175	35840	38575	41530
	11360	13235	18515	22840	28370	34875	40730	45335	48775	52490
	13400	15610	21845	27170	33695	41370	48280	53715	57770	62155
	15100	17580	24560	30445	37755	46355	54090	60175	64720	69630
	16705	19430	27110	33520	41560	51020	59530	66225	71225	76620
Zone 3 : Rest of India	4700	5595	8130	10035	12690	15810	18620	20835	22485	24265
	5125	6125	8945	11060	14010	17475	20600	23055	24890	26870
	6125	7235	10365	12930	16205	20060	23530	26260	28295	30495
	6960	8205	11710	14670	18340	22660	26545	29600	31880	34345
	8135	9490	13310	16455	20460	25165	29400	32730	35215	37905
	10665	12400	17290	21320	26445	32465	37885	42150	45335	48775
	12580	14630	20400	25380	31420	38530	44925	49955	53715	57770
	14185	16475	22940	28440	35210	43170	50335	55970	60175	64720
	15700	18220	25330	31315	38760	47515	55395	61595	66225	71225
A = Adult, C = Child										

Sum Insured in Rs. (Tax Extra)										
		2A+1C								
Zone 1 :	16days -35	36-45	46-50	51-55	56-60	61-65	66-70	71-75	76-80	above 80
Mumbai,										
Thane, Delhi	8010	9230	12845	15750	19795	23710	27235	30480	33510	36175
including	8810	10165	14175	17405	21900	26250	30170	33775	37140	40100
Faridabad,	9790	11230	15490	19130	23900	28520	32680	36510	40080	43225
Gurgaon,	11065	12675	17445	21615	26960	32135	36795	41080	45080	48600
Ghaziabad	11915	13545	18380	23335	28955	34400	39300	43805	48015	51715
and Noida,	15155	17210	23290	28540	35350	41945	47880	53345	58440	62925
Ahmedabad,	17885	20310	27485	33905	41935	49720	56725	63170	69185	74480
Baroda Surat	20125	22835	30870	37985	46980	55700	63545	70765	77500	83430
	22230	25215	34050	41815	51705	61295	69930	77870	85280	91800
Zone 1a:	6875	7920	11005	13490	16945	20295	23310	26080	28670	30945
Chennai,	7550	8705	12135	14895	18735	22455	25805	28885	31760	34295
Bangalore,	8520	9760	13430	16600	20710	24695	28280	31580	34660	37370
Pune, Nasik,	9640	11030	15145	18785	23390	27850	31865	35560	39010	42045
Ernakulam,	10795	12250	16570	20850	25825	30640	34975	38965	42690	45965
Trivandrum	13960	15825	21355	26160	32350	38345	43745	48710	53345	57420
and Rest of	16475	18680	25200	31095	38395	45475	51840	57700	63170	67980
Gujarat	18545	21010	28315	34840	43020	50945	58075	64640	70765	76155
	20490	23205	31240	38355	47350	56065	63910	71130	77870	83795
Zone 2 :	6440	7415	10300	12620	15850	18980	21795	24390	26805	28935
Coimbatore,	7065	8145	11350	13930	17520	20995	24125	27005	29695	32060
Indore City,	8140	9320	12820	15845	19765	23555	26975	30115	33050	35630
and Rest of	9220	10540	14460	17940	22325	26575	30400	33920	37205	40095
Kerala	10425	11840	16030	20020	24800	29435	33600	37440	41020	44170
	13600	15410	20775	25455	31460	37285	42525	47345	51845	55805
	16040	18180	24510	30255	37345	44215	50395	56085	61395	66065
	18060	20455	27550	33905	41840	49535	56460	62830	68780	74010
	19960	22595	30395	37325	46055	54520	62135	69145	75685	81440
Zone 3 : Rest	5770	6640	9215	11290	14175	16970	19485	21795	23955	25855
of India	6320	7285	10150	12455	15655	18760	21555	24125	26525	28635
	7455	8525	11705	14480	18040	21485	24590	27450	30115	32460
	8450	9650	13210	16405	20395	24255	27735	30935	33920	36545
	9750	11065	14945	18350	22695	26905	30695	34185	37440	40300
	12740	14415	19385	23745	29305	34695	39550	44010	48180	51845
	15030	17005	22870	28235	34800	41160	46885	52150	57070	61395
	16925	19140	25710	31640	38990	46115	52530	58425	63935	68780
	18710	21150	28375	34835	42920	50760	57810	64300	70355	75685
A = Adult, C = Child										

Sum Insured in Rs. (Tax Extra)											
		2A+2C									
		16days -35	36-45	46-50	51-55	56-60	61-65	66-70	71-75	76-80	above 80
Zone 1 : Mumbai, Thane, Delhi including Faridabad, Gurgaon, Ghaziabad and Noida, Ahmedabad, Baroda Surat		9915	10990	14770	17900	22060	26430	30365	33985	37360	40335
		10920	12120	16315	19795	24415	29275	33645	37665	41420	44725
		12030	13305	17760	21665	26570	31730	36370	40640	44625	48130
		13575	15000	19990	24455	29950	35725	40925	45705	50170	54100
		14460	15905	20960	26325	32105	38175	43645	48675	53365	57500
		18355	20175	26530	32160	39160	46520	53145	59240	64925	69930
		21660	23805	31305	38175	46435	55120	62935	70125	76835	82745
		24355	26755	35155	42770	52025	61750	70500	78555	86070	92685
	26880	29520	38765	47075	57255	67950	77580	86440	94705	101985	
Zone 1a: Chennai, Bangalore, Pune, Nasik, Ernakulam, Trivandrum and Rest of Gujarat		8500	9425	12650	15330	18885	22620	25980	29075	31960	34505
		9355	10380	13965	16940	20890	25040	28775	32210	35420	38245
		10450	11550	15390	18785	23015	27460	31460	35145	38580	41600
		11805	13035	17335	21230	25970	30945	35430	39550	43400	46785
		13065	14355	18870	23495	28610	33985	38820	43275	47425	51080
		16870	18520	24300	29450	35815	42510	48530	54070	59240	63790
		19910	21855	28675	34980	42490	50385	57490	64025	70125	75495
	22390	24570	32210	39190	47600	56445	64400	71720	78555	84570	
	24720	27120	35525	43135	52390	62115	70870	78925	86440	93055	
Zone 2 : Coimbatore, Indore City, and Rest of Kerala		7960	8820	11835	14340	17660	21150	24295	27185	29885	32260
		8750	9710	13060	15840	19530	23410	26900	30115	33110	35750
		9980	11025	14685	17930	21955	26190	30000	33505	36780	39660
		11280	12450	16545	20270	24785	29525	33790	37720	41385	44610
		12630	13885	18265	22560	27480	32645	37300	41580	45575	49090
		16425	18025	23635	28650	34830	41325	47170	52550	57570	61985
		19375	21265	27890	34025	41315	48980	55880	62225	68150	73360
	21795	23910	31330	38125	46290	54875	62600	69710	76345	82180	
	24065	26400	34555	41965	50950	60395	68890	76710	84010	90430	
Zone 3 : Rest of India		7130	7895	10590	12825	15790	18910	21715	24295	26705	28825
		7825	8680	11675	14155	17450	20915	24035	26900	29580	31935
		9125	10075	13400	16370	20035	23880	27345	30530	33505	36125
		10320	11385	15110	18525	22630	26940	30820	34385	37720	40650
		11795	12955	17015	20660	25130	29830	34055	37945	41580	44775
		15355	16840	22035	26700	32425	38435	43850	48830	53480	57570
		18115	19865	25995	31725	38480	45575	51960	57840	63320	68150
		20380	22345	29210	35550	43110	51060	58215	64795	70940	76345
	22515	24670	32225	39135	47455	56195	64065	71305	78060	84010	
A = Adult, C = Child											

Sum Insured in Rs. (Tax Extra)										
		2A+3C								
Zone 1 :	16days -35	36-45	46-50	51-55	56-60	61-65	66-70	71-75	76-80	above 80
Mumbai,										
Thane, Delhi	13185	14625	19675	23860	29420	35265	40525	45360	49880	53850
including	14555	16160	21765	26420	32595	39090	44935	50310	55325	59745
Faridabad,	15890	17595	23550	28700	35255	42150	48355	54065	59390	64080
Gurgaon,	17895	19805	26475	32335	39680	47400	54350	60740	66710	71960
Ghaziabad	18840	20770	27530	34605	42335	50455	57760	64485	70760	76280
and Noida,	23865	26290	34790	42195	51555	61395	70250	78395	86000	92690
Ahmedabad,	28160	31025	41055	50015	61060	72670	83120	92730	101705	109600
Baroda Surat	31630	34840	46070	56035	68405	81405	93110	103875	113920	122765
	34885	38415	50770	61665	75270	89575	102445	114290	125340	135070
Zone 1a:	11295	12530	16845	20425	25175	30170	34665	38800	42660	46055
Chennai,	12460	13830	18625	22600	27880	33430	38425	43020	47305	51080
Bangalore,	13780	15245	20380	24850	30500	36445	41795	46715	51305	55350
Pune, Nasik,	15530	17175	22925	28020	34355	41010	47000	52510	57655	62180
Ernakulam,	16975	18700	24735	30825	37660	44850	51315	57265	62820	67705
Trivandrum	21875	24085	31810	38575	47085	56030	64080	71485	78395	84480
and Rest of	25815	28420	37540	45745	55785	66340	75835	84575	92730	99910
Gujarat	29005	31920	42135	51245	62495	74315	84950	94740	103875	111910
	32000	35205	46440	56400	68770	81775	93475	104240	114290	123130
Zone 2 :	10570	11725	15755	19100	23540	28210	32410	36275	39880	43055
Coimbatore,	11655	12935	17415	21130	26065	31250	35920	40215	44220	47750
Indore City,	13150	14545	19435	23705	29085	34745	39840	44530	48900	52750
and Rest of	14830	16390	21870	26740	32770	39110	44815	50060	54960	59270
Kerala	16425	18100	23960	29610	36185	43095	49310	55035	60375	65070
	21285	23425	30930	37505	45770	54450	62265	69455	76165	82070
	25110	27640	36490	44475	54225	64470	73695	82175	90095	97065
	28215	31050	40965	49830	60750	72225	82555	92055	100925	108730
	31135	34250	45155	54845	66855	79475	90840	101290	111045	119630
Zone 3 : Rest	9460	10490	14090	17075	21040	25210	28960	32410	35630	38465
of India	10420	11560	15560	18880	23285	27915	32085	35920	39495	42645
	12005	13275	17720	21620	26515	31660	36290	40550	44530	48025
	13545	14970	19950	24405	29890	35650	40835	45610	50060	53980
	15310	16860	22290	27065	33045	39325	44980	50180	55035	59305
	19855	21840	28785	34900	42550	50590	57830	64485	70700	76165
	23425	25765	33960	41405	50430	59920	68455	76310	83645	90095
	26330	28950	38130	46390	56500	67125	76690	85485	93700	100925
	29055	31940	42040	51060	62180	73865	84385	94065	103095	111045
A = Adult, C = Child										

Claim Illustration for Restoration of Sum Insured (Health Section)

Scenario 1

	Policy Period	Basic Sum Insured Rs.	Limit of Coverage Rs.	Ailment / Diseases	Hospitalization Amount Rs.	Restore Rs.	Claim Payable Rs.	Balance Limit of Coverage
Claim 1	1.1.2017 to 31.12.2017	300000	375000	By Pass	400000	0	375000	0
Claim 2	1.1.2017 to 31.12.2017		0	Jaundice	100000	300000	100000	200000
Claim 3	1.1.2017 to 31.12.2017		200000	Breathing Problem	200000	0	200000	0
Claim 4	1.1.2017 to 31.12.2017		0	Stroke	400000	300000	300000	0
Claim 5	1.1.2017 to 31.12.2017		0	COPD	500000	300000	300000	0

Scenario 2 (Health Section)

	Policy Period	Basic Sum Insured Rs.	Limit of Coverage Rs.	Ailment / Diseases	Hospitalization Amount Rs.	Restore Rs.	Claim Payable Rs.	Balance Limit of Coverage
Claim 1	1.1.2017 to 31.12.2017	300000	375000	Jaundice	400000		375000	0
Claim 2	1.1.2017 to 31.12.2017		0	Heart Valve Replacement	500000	300000	300000	0
Claim 3	1.1.2017 to 31.12.2017		0	Relapse of Jaundice	125000	0 (Restoration of sum insured will not apply for same ailment / disease)	0	0
Claim 4	1.1.2017 to 31.12.2017		0	COPD	400000	300000	300000	0

Claim Illustration for Road Traffic Accident (Health Section)

Basic Sum Insured (Rs.)	Limit of Coverage (Rs.)	RTA Claim (Rs.)	Maximum payable without RTA benefit (Rs.)	RTA amount triggers 25% of Basic Sum Insured (Rs.)	Total Now payable (Rs.)
300000	375000	450000	375000	75000	450000
Assuming the policy is first year renewal and the bonus earned is 25%					

Section 2 : Life Insurance Cover

With Standard Age Proof :

For Life Section : Premium in Rs. for Female live (Excluding Tax)													
Age at entry	Sum Assured in Lakh												
	3	4	5	6	7	8	9	10	11	12	13	14	15
18	1,170	1,560	1,950	2,340	2,730	3,120	3,510	1,360	1,496	1,632	1,768	1,904	2,040
19	1,170	1,560	1,950	2,340	2,730	3,120	3,510	1,360	1,496	1,632	1,768	1,904	2,040
20	1,170	1,560	1,950	2,340	2,730	3,120	3,510	1,360	1,496	1,632	1,768	1,904	2,040
21	1,170	1,560	1,950	2,340	2,730	3,120	3,510	1,360	1,496	1,632	1,768	1,904	2,040
22	1,179	1,572	1,965	2,358	2,751	3,144	3,537	1,389	1,528	1,667	1,806	1,944	2,083
23	1,185	1,580	1,975	2,370	2,765	3,160	3,555	1,412	1,553	1,694	1,835	1,976	2,117
24	1,191	1,588	1,985	2,382	2,779	3,176	3,573	1,429	1,572	1,715	1,858	2,001	2,143
25	1,194	1,592	1,990	2,388	2,786	3,184	3,582	1,442	1,587	1,731	1,875	2,019	2,164
26	1,197	1,596	1,995	2,394	2,793	3,192	3,591	1,453	1,599	1,744	1,890	2,035	2,180
27	1,200	1,600	2,000	2,400	2,800	3,200	3,600	1,464	1,610	1,756	1,903	2,049	2,195
28	1,206	1,608	2,010	2,412	2,814	3,216	3,618	1,474	1,622	1,769	1,916	2,064	2,211
29	1,209	1,612	2,015	2,418	2,821	3,224	3,627	1,487	1,635	1,784	1,933	2,081	2,230
30	1,212	1,616	2,020	2,424	2,828	3,232	3,636	1,503	1,653	1,803	1,953	2,104	2,254
31	1,218	1,624	2,030	2,436	2,842	3,248	3,654	1,523	1,675	1,827	1,980	2,132	2,284
32	1,227	1,636	2,045	2,454	2,863	3,272	3,681	1,549	1,703	1,858	2,013	2,168	2,323
33	1,236	1,648	2,060	2,472	2,884	3,296	3,708	1,581	1,739	1,897	2,055	2,213	2,371
34	1,248	1,664	2,080	2,496	2,912	3,328	3,744	1,621	1,783	1,945	2,107	2,269	2,431
35	1,263	1,684	2,105	2,526	2,947	3,368	3,789	1,669	1,836	2,002	2,169	2,336	2,503
36	1,281	1,708	2,135	2,562	2,989	3,416	3,843	1,726	1,899	2,071	2,244	2,416	2,589
37	1,302	1,736	2,170	2,604	3,038	3,472	3,906	1,794	1,973	2,152	2,332	2,511	2,690
38	1,323	1,764	2,205	2,646	3,087	3,528	3,969	1,872	2,059	2,247	2,434	2,621	2,808
39	1,737	2,316	2,895	3,474	4,053	4,632	5,211	2,094	2,304	2,513	2,723	2,932	3,142
40	1,770	2,360	2,950	3,540	4,130	4,720	5,310	2,201	2,421	2,641	2,861	3,081	3,301
41	1,806	2,408	3,010	3,612	4,214	4,816	5,418	2,323	2,555	2,787	3,020	3,252	3,484
42	1,848	2,464	3,080	3,696	4,312	4,928	5,544	2,464	2,710	2,956	3,203	3,449	3,696
43	1,899	2,532	3,165	3,798	4,431	5,064	5,697	2,626	2,889	3,152	3,414	3,677	3,940
44	1,956	2,608	3,260	3,912	4,564	5,216	5,868	2,814	3,096	3,377	3,658	3,940	4,221
45	2,022	2,696	3,370	4,044	4,718	5,392	6,066	3,030	3,333	3,636	3,939	4,242	4,545
46	2,097	2,796	3,495	4,194	4,893	5,592	6,291	3,286	3,614	3,943	4,271	4,600	4,928
47	2,181	2,908	3,635	4,362	5,089	5,816	6,543	3,573	3,930	4,287	4,644	5,002	5,359
48	2,280	3,040	3,800	4,560	5,320	6,080	6,840	3,898	4,287	4,677	5,067	5,457	5,847
49	3,009	4,012	5,015	6,018	7,021	8,024	9,027	4,466	4,913	5,359	5,806	6,252	6,699
50	3,129	4,172	5,215	6,258	7,301	8,344	9,387	4,865	5,352	5,838	6,325	6,811	7,298
51	3,261	4,348	5,435	6,522	7,609	8,696	9,783	5,310	5,841	6,372	6,903	7,435	7,966
52	3,402	4,536	5,670	6,804	7,938	9,072	10,206	5,780	6,358	6,936	7,514	8,092	8,670
53	3,552	4,736	5,920	7,104	8,288	9,472	10,656	6,276	6,903	7,531	8,159	8,786	9,414
54	3,708	4,944	6,180	7,416	8,652	9,888	11,124	6,795	7,474	8,154	8,833	9,513	10,192
55	3,876	5,168	6,460	7,752	9,044	10,336	11,628	7,334	8,067	8,800	9,534	10,267	11,000
56	4,047	5,396	6,745	8,094	9,443	10,792	12,141	7,891	8,680	9,469	10,258	11,047	11,836
57	4,224	5,632	7,040	8,448	9,856	11,264	12,672	8,488	9,337	10,186	11,035	11,884	12,732
58	4,407	5,876	7,345	8,814	10,283	11,752	13,221	9,100	10,010	10,920	11,830	12,740	13,650
59	5,841	7,788	9,735	11,682	13,629	15,576	17,523	10,158	11,174	12,190	13,206	14,222	15,237
60	6,048	8,064	10,080	12,096	14,112	16,128	18,144	10,845	11,929	13,013	14,098	15,182	16,267

For Life Section : Premium in Rs. for Male Live (Excluding Tax)													
Age at entry	Sum Assured in Lakh												
	3	4	5	6	7	8	9	10	11	12	13	14	15
18	1,170	1,560	1,950	2,340	2,730	3,120	3,510	1,360	1,496	1,632	1,768	1,904	2,040
19	1,179	1,572	1,965	2,358	2,751	3,144	3,537	1,389	1,528	1,667	1,806	1,944	2,083
20	1,185	1,580	1,975	2,370	2,765	3,160	3,555	1,412	1,553	1,694	1,835	1,976	2,117
21	1,191	1,588	1,985	2,382	2,779	3,176	3,573	1,429	1,572	1,715	1,858	2,001	2,143
22	1,194	1,592	1,990	2,388	2,786	3,184	3,582	1,442	1,587	1,731	1,875	2,019	2,164
23	1,197	1,596	1,995	2,394	2,793	3,192	3,591	1,453	1,599	1,744	1,890	2,035	2,180
24	1,200	1,600	2,000	2,400	2,800	3,200	3,600	1,464	1,610	1,756	1,903	2,049	2,195
25	1,206	1,608	2,010	2,412	2,814	3,216	3,618	1,474	1,622	1,769	1,916	2,064	2,211
26	1,209	1,612	2,015	2,418	2,821	3,224	3,627	1,487	1,635	1,784	1,933	2,081	2,230
27	1,212	1,616	2,020	2,424	2,828	3,232	3,636	1,503	1,653	1,803	1,953	2,104	2,254
28	1,218	1,624	2,030	2,436	2,842	3,248	3,654	1,523	1,675	1,827	1,980	2,132	2,284
29	1,227	1,636	2,045	2,454	2,863	3,272	3,681	1,549	1,703	1,858	2,013	2,168	2,323
30	1,236	1,648	2,060	2,472	2,884	3,296	3,708	1,581	1,739	1,897	2,055	2,213	2,371
31	1,248	1,664	2,080	2,496	2,912	3,328	3,744	1,621	1,783	1,945	2,107	2,269	2,431
32	1,263	1,684	2,105	2,526	2,947	3,368	3,789	1,669	1,836	2,002	2,169	2,336	2,503
33	1,281	1,708	2,135	2,562	2,989	3,416	3,843	1,726	1,899	2,071	2,244	2,416	2,589
34	1,302	1,736	2,170	2,604	3,038	3,472	3,906	1,794	1,973	2,152	2,332	2,511	2,690
35	1,323	1,764	2,205	2,646	3,087	3,528	3,969	1,872	2,059	2,247	2,434	2,621	2,808
36	1,737	2,316	2,895	3,474	4,053	4,632	5,211	2,094	2,304	2,513	2,723	2,932	3,142
37	1,770	2,360	2,950	3,540	4,130	4,720	5,310	2,201	2,421	2,641	2,861	3,081	3,301
38	1,806	2,408	3,010	3,612	4,214	4,816	5,418	2,323	2,555	2,787	3,020	3,252	3,484
39	1,848	2,464	3,080	3,696	4,312	4,928	5,544	2,464	2,710	2,956	3,203	3,449	3,696
40	1,899	2,532	3,165	3,798	4,431	5,064	5,697	2,626	2,889	3,152	3,414	3,677	3,940
41	1,956	2,608	3,260	3,912	4,564	5,216	5,868	2,814	3,096	3,377	3,658	3,940	4,221
42	2,022	2,696	3,370	4,044	4,718	5,392	6,066	3,030	3,333	3,636	3,939	4,242	4,545
43	2,097	2,796	3,495	4,194	4,893	5,592	6,291	3,286	3,614	3,943	4,271	4,600	4,928
44	2,181	2,908	3,635	4,362	5,089	5,816	6,543	3,573	3,930	4,287	4,644	5,002	5,359
45	2,280	3,040	3,800	4,560	5,320	6,080	6,840	3,898	4,287	4,677	5,067	5,457	5,847
46	3,009	4,012	5,015	6,018	7,021	8,024	9,027	4,466	4,913	5,359	5,806	6,252	6,699
47	3,129	4,172	5,215	6,258	7,301	8,344	9,387	4,865	5,352	5,838	6,325	6,811	7,298
48	3,261	4,348	5,435	6,522	7,609	8,696	9,783	5,310	5,841	6,372	6,903	7,435	7,966
49	3,402	4,536	5,670	6,804	7,938	9,072	10,206	5,780	6,358	6,936	7,514	8,092	8,670
50	3,552	4,736	5,920	7,104	8,288	9,472	10,656	6,276	6,903	7,531	8,159	8,786	9,414
51	3,708	4,944	6,180	7,416	8,652	9,888	11,124	6,795	7,474	8,154	8,833	9,513	10,192
52	3,876	5,168	6,460	7,752	9,044	10,336	11,628	7,334	8,067	8,800	9,534	10,267	11,000
53	4,047	5,396	6,745	8,094	9,443	10,792	12,141	7,891	8,680	9,469	10,258	11,047	11,836
54	4,224	5,632	7,040	8,448	9,856	11,264	12,672	8,488	9,337	10,186	11,035	11,884	12,732
55	4,407	5,876	7,345	8,814	10,283	11,752	13,221	9,100	10,010	10,920	11,830	12,740	13,650
56	5,841	7,788	9,735	11,682	13,629	15,576	17,523	10,158	11,174	12,190	13,206	14,222	15,237
57	6,048	8,064	10,080	12,096	14,112	16,128	18,144	10,845	11,929	13,013	14,098	15,182	16,267
58	6,279	8,372	10,465	12,558	14,651	16,744	18,837	11,582	12,740	13,898	15,056	16,215	17,373
59	6,525	8,700	10,875	13,050	15,225	17,400	19,575	12,381	13,619	14,857	16,095	17,333	18,571
60	7,569	10,092	12,615	15,138	17,661	20,184	22,707	13,537	14,891	16,244	17,598	18,952	20,305

IMPORTANT

“IRDAI OR ITS OFFICIALS DO NOT INVOLVE IN ACTIVITIES LIKE SALE OF ANY KIND OF INSURANCE OR FINANCIAL PRODUCTS NOR INVEST PREMIUMS. IRDAI DOESNOT ANNOUNCE ANY BONUS. THOSE RECEIVING SUCH PHONE CALLS ARE REQUESTED TO LODGE A POLICE COMPLAINT ALONG WITH DETAILS OF PHONE CALL AND NUMBER”.

