


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,

STAR FIRST CLASSIC
Unique Identification No.: SHAHLIP18030V021718

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 I and provide for payment of lump-sum in the event of death under Section II.

Coverage under Section I is provided by Star Health and Allied Insurance Company Limited and Coverage under Section II is provided by IndiaFirst Life Insurance.

What are the benefits available under the insurance?
Section I – Health Insurance Coverage

- Room, boarding, nursing expenses as provided by the Hospital / Nursing Home at 2% of the Sum Insured, subject to a maximum of Rs.5,000/- per day
- Surgeon, Anesthetist, Medical Practitioner, Consultants, Specialist Fees.
- 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 similar expenses and with regard to coronary stenting, 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
- 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 however there is an admissible claim under the policy.
- Relevant Pre-Hospitalization medical expenses incurred for a period not exceeding 30 days prior to the date of hospitalization, for the disease/illness, injury sustained following an admissible claim under the policy.
- Post –Hospitalization expenses incurred up to 60 days after discharge from the hospital. The amount payable shall not exceed the sum equivalent to 7% of the hospitalization expenses subject to a maximum of Rs5000/- per hospitalization. For the purpose of calculation of the 7%, only nursing expenses, surgeon's / consultants fees, diagnostic charges and cost of drugs and medicines will be taken.
- Expenses incurred towards Cost of Health checkup upto 1% of the average Sum Insured of the eligible block subject to a maximum of Rs 5,000/-is payable. This benefit is available for sum insured of Rs 200000/- and above only. The insured person becomes eligible for this benefit after continuous coverage under this policy after every block of 4 claim free years with the Company and payable on renewal.

Section II : Life Insurance Coverage

- ❖ 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 benefit; any person aged between 5 months and 65 years can take this insurance. Thereafter only renewals will be accepted without capping on the exit age. Eligible persons above 50 years of age will have to undergo pre-acceptance medical screening at Company nominated centres at Company's cost and coverage is subject to acceptance of the proposal based on the outcome of such tests.
- 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 exclusions under the policy?**Section I**

1. 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 Insurer. However the limit of the Company's liability in respect of claim for pre-existing diseases under such portability shall be limited to the sum insured under first policy with any Indian Insurance Company.
2. Any disease contracted by the insured person during the first 30 days from the commencement date of the policy. This exclusion shall not apply in case of the insured person having been covered under any health insurance policy (Individual or Group insurance policy) with any of the Indian Insurance companies for a continuous period of preceding 12 months without a break.
3. During the First two Years of continuous operation of insurance cover,
 - a. The expenses for treatment of cataract, glaucoma, retinal detachment/ macular degeneration, prolapse of intervertebral disc (other than caused by accident), varicose veins and varicose ulcers, benign prostatic hypertrophy, deviated nasal septum, sinusitis, tonsillitis, nasal polyps, Chronic Suppurative Otitis Media and related disorders, stapedectomy, hernia, hydrocele, fistula / fissure in ano and hemorrhoids congenital internal disease/defect .
 - b. All treatments (conservative, interventional, laparoscopic and open) for Hepatobiliary gall bladder and pancreatic calculi and genitourinary calculi.
 - c. All treatments (conservative, interventional, laparoscopic and open) for Uterine prolapse, Dysfunctional Uterine Bleeding, Fibroids, Pelvic Inflammatory Diseases, all diseases of fallopian tubes and ovaries,
 - d. Conservative and operative treatment of joint diseases [other than caused by accident]
 - e. All types of joint replacement (other than caused by accident)
 - f. Degenerative disc and vertebral diseases and degenerative diseases of the musculo-skeletal system

This exclusion 3 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 Insurer for a continuous period of preceding 24 months without any break.

The claim for such illnesses/diseases/disabilities contracted /suffered if admitted will be processed as per the sum insured of immediately preceding 24 months policy only and where there is a change in the sum insured in the second continuous policy year the lower of the sum insured will apply.

If these are pre-existing at the time of proposal they will be covered subject to the waiting period mentioned in exclusion 1 above

4. 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)
5. Injury or disease directly or indirectly caused by or contributed to by nuclear weapons/materials
6.
 - a) Circumcision unless necessary for treatment of a disease not excluded under this policy or necessitated due to an accident,
 - b) Vaccination (except for post –bite treatment and for medical treatment other than for prevention of diseases.)
 - c) Inoculation or change of sex or cosmetic or aesthetic treatment of any description, plastic surgery (other than as necessitated due to an accident or as a part of any illness).
7. Cost of spectacles and contact lens, hearing aids including cochlear implants, walkers, and crutches wheel chairs including CPAP, CAPD, infusion pump and such other similar aids.
8. Dental treatment or surgery unless necessitated due to accidental injuries and requiring hospitalization.
9. Convalescence, general debility, run-down condition or rest cure, nutritional deficiency states, psychiatric, mental and behavioral disorders, congenital external disease or defects or anomalies, venereal disease, intentional self injury and use of intoxicating drugs / alcohol, smoking and tobacco chewing
10. All expenses arising out of any condition directly or indirectly caused due to or associated with Human T-cell Lympho Trophic Virus type III (HTLV-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. 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.
11. Charges incurred at Hospital or Nursing Home primarily for diagnostic, X-ray or laboratory examinations not consistent with or incidental to the diagnosis and treatment of the positive existence or presence of any ailment, sickness or injury, for which confinement is required at hospital/ nursing home.

12. Expenses on vitamins and tonics unless forming part of treatment for injury or disease as certified by the attending physician.
13. Treatment arising from or traceable to pregnancy, childbirth, miscarriage, abortion or complications of any of these (other than ectopic gestation pregnancy), family planning treatment. All types of treatment for infertility
14. Naturopathy treatment unconventional, untested/unproven therapies
15. Hospital registration charges, admission charges, record charges telephone charges and such other charges.
16. Expenses incurred on Lasik Laser or Refractive Error Correction, treatment of eye disorders requiring intra-vitreous injections.
17. Expenses incurred on weight control services including surgical procedures for treatment of obesity, and medical treatment for weight control
18. Expenses incurred on Enhanced External Counter Pulsation therapy and related therapies and Rotational Field Quantum Magnetic Resonance Therapy and such other similar therapies.
19. Stem cell implantation or therapy
20. Expenses incurred for treatment of diseases/illness/accidental injuries by system of medicines other than allopathic shall be restricted to 25% of the sum insured subject to a maximum of Rs 25000/- during entire policy period.
21. Other expenses as detailed in the website www.starhealth.in

❖ **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.

Section I:

- ❖ The product provides for regular hospitalization benefits like any other medical insurance policy in India.
- ❖ **Automatic Restoration of Sum Insured:** The policy provides for automatic restoration of sum insured by 200%, once during the policy period, immediately upon exhaustion of the basic sum insured which has otherwise been defined. It is made clear that such restored sum insured can be utilized for illness /disease unrelated to the illness /diseases for which claim/s was /were made.. This restoration benefit is not available for Family Package Plan.
- ❖ **Covers HIV positive persons also,** provided at the time of first commencement of insurance under this policy, their CD4 count is not less than 350 (proof to be submitted)
- ❖ **Family Package Plan:**
 - Family means the Insured Person, insured spouse and insured dependent children not exceeding two in numbers.
 - The sum insured is to be equally apportioned among all the persons insured.
 - Each family member is covered up-to his/her limit only.
 - No transfer of unutilized balance sum insured to other insured persons is permissible.
 - Health check- up benefit will be calculated on the policy sum insured and equally divided among all the insured persons.
 - Where any insured member has made a claim then he/she would not be eligible for his/her share of Health check-up benefit. However the other insured members can avail the health check-up benefit up-to their respective share.
 - The automatic restoration of sum insured facility is not applicable for this Plan.
 - Add-on covers are not available for this Plan
 - The insurance with respect to each relevant person shall terminate immediately on earlier of the following events:
 1. Upon death of the insured person
 2. Upon exhaustion of the sum insured with respect to that insured person

The premium for this Family Package Plan is attached

- ❖ **Co-Payment (Health Section):** 10% of each and every claim amount for insured persons beyond 60 years at entry level.

❖ **What is the policy term of Health Insurance Section?**

- The policy is available for one year and two year terms. If the entire premium is paid in advance then a discount of 5% is available on the total premium. For example if X is 35 yrs old , living in area falling under Zone 1and he takes a policy for a two year term for a sum insured of say Rs 400000/- then the premium payable would be

Age	Premium Rs.
Premium for 35 yrs	4915/-
Premium for 36 yrs	5550/-
Add On Cover Premium (Hospital Cash) Rs.350/- x 2	700/-
Premium for 2 yrs	11165/-
Less 5% Discount	558/-
Total Gross Premium for 2 yrs	10607/-
Add Service Tax @12.36%	1909/-
Total Net Premium for 2 yrs	12516/-

In case of the policy term being two years "limit per policy period" shall mean limit per year and the limit for one year cannot be carried forward to the subsequent year.

❖ Will there be a Pre Acceptance Health 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.

❖ 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

Can this policy be renewed?

Section I :

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 or non cooperation of the insured. A grace period of 30 days from the date of expiry of the policy is available for renewal. If renewal is made within this 30 days period the continuity of benefits will be allowed. However the actual period of cover will start only from the **date of payment of premium** In other words no protection is available between the policy expiry date and the date of payment of premium for renewal.

If the policy is to be renewed or ported from other Indian Insurance Company for enhanced sum insured, such enhanced sum insured will not be available for an illness, disease, injury already contracted under the preceding policy periods. Further, for illness / disease / sickness already contracted, the sum insured will be restricted to that policy sum insured when the signs or symptoms was diagnosed or received medical advice / treatment.

In the event of this policy being withdrawn / modified with revised terms and/or premium with the prior approval of the Competent Authority, the insured will be intimated three months in advance and accommodated in any other equivalent health insurance policy offered by the Company, if requested for by the Insured Person, at the relevant point of time.

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

Section II

❖ 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.

7. 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

8. 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.

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

No. Loan is not available under this plan.

10. 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

11. Can you surrender your plan?

No surrender value is payable under this plan.

❖ What are the Tax Benefits?

Section I

Relief under Section 80 D 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 II:

Tax Benefits: 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.

❖ Portability (Applicable for Health section)

This policy is portable for Health benefits only and not applicable for Life Insurance benefit. If the insured is desirous of porting this policy to another Insurer towards renewal, application in the appropriate form should be made to the Company at least before 45 days from the date when the renewal is due.

Where the outcome of acceptance of portability is still waiting from the new insurer on the date of renewal, the existing policy will be extended on the request of the Insured person, for a period not less than one month on pro rata premium. Such extended cover will be cancelled only on the written request by the Insured Person, subject to a minimum pro rata premium for one month. If the Insured Person requests in writing to continue the policy with the Company without porting, it will be allowed by charging the regular premium with the same terms as per the expiring policy. In case of a claim made by the Insured person and admitted by the Company during such extension, the policy will be extended for the remaining period by charging the regular premium. Portability is not possible during the policy period. For details contact "portability@starhealth.in" or call Telephone No +91-044-28288869

❖ Cancellation (Applicable for Health section):

The Company may cancel this policy on grounds of misrepresentation, moral hazard, fraud, non disclosure of material fact as stated in the Proposal Form / at the time of claim or non-co-operation by the insured person, by sending the Insured 30 days notice by registered letter at the Insured person's last known address. 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	1/3 rd of the annual premium
Up to three months	1/2 of the annual premium
Up to six months	3/4 th of the annual premium
Exceeding six months	full annual premium

- ❖ **Free Look period (Applicable for both Health and Life Section):** If the policyholder disagree 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 is concerned the continuity of benefits with reference to waiting periods stated will be available

- ❖ How to make a claim under the policy?

Section I:

- ❖ Call the 24 hour help-line for assistance - **1800 425 225 / 1800 102 4477**
- ❖ Inform the ID number for easy reference
- ❖ In case of planned hospitalization inform 24 hours prior to admission in the hospital
- ❖ In case of emergency hospitalization information to be given within 24 hours after hospitalization
- ❖ Cashless facility can be availed in all net-work hospitals
- ❖ In non-network hospitals payment must be made up-front and then reimbursement will be effected on submission of documents

The claim under this section will be serviced and settled by Star Health and Allied Insurance Company Limited.

Section II:

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:

- Proof of Age of the Life Assured, if the Age of the Life Assured has not been admitted by us
- Claimant's statement and claim intimation report
- Death certificate issued by the local health and medical authority (only in case of death of the Life Assured)
- 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.)
- 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)
- Original Plan document
- 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.)
- 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 at the addresses given overleaf.

Section 45 of 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:

- 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.
- 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.
- 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.
- 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.
- 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 I : Health Insurance Section**

Medi-Classic Insurance (Individual) Policy											
Zone	Age in yrs / Sum Insured Rs.	5 mnths - 35 yrs	36-45	46-50	51-55	56-60	61-65	66-70	71-75	76-80	Above 80
Zone 1	150000	2510	2510	3770	4495	6200	7900	11800	13300	16800	21840
Zone 2		2510	2510	3770	4495	6200	7900	11800	13300	16800	21840
Zone 1	200000	3030	3260	5120	6110	7750	9850	14005	17330	22300	28990
Zone 2		2880	3175	4775	5900	7350	9550	13500	16950	22000	28600
Zone 1	300000	4400	4650	7665	11365	13750	14350	20000	24350	32270	41950
Zone 2		4000	4535	7200	11115	13200	14000	19600	23800	31900	41470
Zone 1	400000	4915	5550	8950	12690	15535	20000	26800	31525	42420	55140
Zone 2		4515	5210	8700	12335	15000	19600	26200	31000	41900	54470
Zone 1	500000	5450	6145	10700	14000	16775	24430	34755	38700	52540	68300
Zone 2		5080	5870	10700	13555	15875	24000	34200	38100	51900	67470
Zone 1	1000000	7800	8200	13600	18384	22910	28900	34680	41615	58250	75725
Zone 2		7465	7965	13265	17875	21440	28200	33840	40800	57600	74880
Zone 1	1500000	9545	9910	15310	22510	29160	39555	47125	52525	67825	88170
Zone 2		9165	9595	14710	21710	28810	38365	46395	50675	66700	86710
Amount in Rs.											Tax Extra

Sum Insured Rs.2,00,000/-						Sum Insured Rs.3,00,000/-				
Age in yrs / Family Size	5 mnths - 25	26 - 30	31 - 35	36 - 40	41 - 45	5 mnths - 25	26 - 30	31 - 35	36 - 40	41 - 45
2A	4460	4635	4635	4965	5095	4745	5045	5230	5555	5915
2A+ 1C	5149	5280	5280	5400	5595	5945	6195	6275	6365	6500
2A+2C	5200	5400	5600	6200	6500	7145	7345	7483	7700	7805

Note : Premium figures are excluding Tax

Section II : Pure Life Term Insurance Cover

With Standard Age Proof :

Note : Premium figures are excluding Tax

For Life Section: Premium for Female lives (Excluding Tax)

Age at entry	Sum Assured													
	300000	400000	500000	600000	700000	800000	900000	1000000	1100000	1200000	1300000	1400000	1500000	
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 for Male lives (Excluding Tax)

Age at entry	Sum Assured													
	300000	400000	500000	600000	700000	800000	900000	1000000	1100000	1200000	1300000	1400000	1500000	
18	1,170	1,560	1,950	2,340	2,730	3,120	3,510	3,900	4,290	4,680	5,070	5,460	5,850	6,240
19	1,179	1,572	1,965	2,358	2,751	3,144	3,537	3,930	4,323	4,716	5,109	5,502	5,895	6,288
20	1,185	1,580	1,975	2,370	2,765	3,160	3,555	3,950	4,345	4,740	5,135	5,530	5,925	6,320
21	1,191	1,588	1,985	2,382	2,779	3,176	3,573	3,966	4,359	4,754	5,149	5,544	5,939	6,334
22	1,194	1,592	1,990	2,388	2,786	3,184	3,582	3,974	4,367	4,762	5,157	5,552	5,947	6,342
23	1,197	1,596	1,995	2,394	2,793	3,192	3,591	3,982	4,375	4,770	5,165	5,560	5,955	6,350
24	1,200	1,600	2,000	2,400	2,800	3,200	3,600	3,990	4,383	4,778	5,173	5,568	5,963	6,358
25	1,206	1,608	2,010	2,412	2,814	3,216	3,618	4,008	4,391	4,786	5,181	5,576	5,971	6,366
26	1,209	1,612	2,015	2,418	2,821	3,224	3,627	4,016	4,400	4,794	5,189	5,584	5,979	6,374
27	1,212	1,616	2,020	2,424	2,828	3,232	3,636	4,024	4,408	4,802	5,197	5,592	5,987	6,382
28	1,218	1,624	2,030	2,436	2,842	3,248	3,654	4,042	4,416	4,810	5,205	5,600	5,995	6,390
29	1,227	1,636	2,045	2,454	2,863	3,272	3,681	4,066	4,424	4,818	5,213	5,608	6,003	6,398
30	1,236	1,648	2,060	2,472	2,884	3,296	3,708	4,090	4,432	4,826	5,221	5,616	6,011	6,406
31	1,248	1,664	2,080	2,496	2,912	3,328	3,744	4,124	4,440	4,834	5,229	5,624	6,019	6,414
32	1,263	1,684	2,105	2,526	2,947	3,368	3,789	4,166	4,448	4,842	5,237	5,632	6,027	6,422
33	1,281	1,708	2,135	2,562	2,989	3,416	3,843	4,210	4,456	4,850	5,245	5,640	6,035	6,430
34	1,302	1,736	2,170	2,604	3,038	3,472	3,906	4,252	4,464	4,858	5,253	5,648	6,043	6,438
35	1,323	1,764	2,205	2,646	3,087	3,528	3,969	4,294	4,472	4,866	5,261	5,656	6,051	6,446
36	1,737	2,316	2,895	3,474	4,053	4,632	5,211	5,790	6,369	6,948	7,527	8,106	8,685	9,264
37	1,770	2,360	2,950	3,540	4,130	4,720	5,310	5,889	6,468	7,047	7,626	8,205	8,784	9,363
38	1,806	2,408	3,010	3,612	4,214	4,816	5,418	5,997	6,576	7,155	7,734	8,313	8,892	9,471
39	1,848	2,464	3,080	3,696	4,312	4,928	5,544	6,123	6,702	7,281	7,860	8,439	9,018	9,597
40	1,899	2,532	3,165	3,798	4,431	5,064	5,697	6,276	6,855	7,434	8,013	8,592	9,171	9,750
41	1,956	2,608	3,260	3,912	4,564	5,216	5,868	6,447	7,026	7,605	8,184	8,763	9,342	9,921
42	2,022	2,696	3,370	4,044	4,718	5,392	6,066	6,645	7,224	7,803	8,382	8,961	9,540	10,119
43	2,097	2,796	3,495	4,194	4,893	5,592	6,291	6,870	7,449	8,028	8,607	9,186	9,765	10,344
44	2,181	2,908	3,635	4,362	5,089	5,816	6,543	7,122	7,701	8,280	8,859	9,438	10,017	10,596
45	2,280	3,040	3,800	4,560	5,320	6,080	6,840	7,419	7,998	8,577	9,156	9,735	10,314	10,893
46	3,009	4,012	5,015	6,018	7,021	8,024	9,027	9,606	10,185	10,764	11,343	11,922	12,501	13,080
47	3,129	4,172	5,215	6,258	7,301	8,344	9,387	9,966	10,545	11,124	11,703	12,282	12,861	13,440
48	3,261	4,348	5,435	6,522	7,609	8,696	9,783	10,362	10,941	11,520	12,099	12,678	13,257	13,836
49	3,402	4,536	5,670	6,804	7,938	9,072	10,206	10,785	11,364	11,943	12,522	13,101	13,680	14,259
50	3,552	4,736	5,920	7,104	8,288	9,472	10,656	11,235	11,814	12,393	12,972	13,551	14,130	14,709
51	3,708	4,944	6,180	7,416	8,652	9,888	11,124	11,703	12,282	12,861	13,440	14,019	14,598	15,177
52	3,876	5,168	6,460	7,752	9,044	10,336	11,628	12,207	12,786	13,365	13,944	14,523	15,102	15,681
53	4,047	5,396	6,745	8,094	9,443	10,792	12,141	12,720	13,299	13,878	14,457	15,036	15,615	16,194
54	4,224	5,632	7,040	8,448	9,856	11,264	12,672	13,251	13,830	14,409	14,988	15,567	16,146	16,725
55	4,407	5,876	7,345	8,814	10,283	11,752	13,221	13,800	14,379	14,958	15,537	16,116	16,695	17,274
56	5,841	7,788	9,735	11,682	13,629	15,576	17,523	18,102	18,681	19,260	19,839	20,418	20,997	21,576
57	6,048	8,064	10,080	12,096	14,112	16,128	18,144	18,723	19,302	19,881	20,460	21,039	21,618	22,197
58	6,279	8,372	10,465	12,558	14,651	16,744	18,837	19,416	19,995	20,574	21,153	21,732	22,311	22,890
59	6,525	8,700	10,875	13,050	15,225	17,400	19,575	20,154	20,733	21,312	21,891	22,470	23,049	23,628
60	7,569	10,092	12,615	15,138	17,661	20,184	22,707	23,286	23,865	24,444	25,023	25,602	26,181	26,760

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”.



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