We will inform you about the applicable risk loading through a counter offer letter. You need to revert to us with consent and additional premium (if any), within 7 days of the issuance of such counter offer letter. In case, you neither accept the counter offer nor revert to us within 15 days, we shall cancel your application and refund the premium paid within next 7 days.

Please note that we will issue policy only after getting your consent.

Please Note.:

- Premium rates and policy terms and conditions are for standard healthy individuals. These may
 change post underwriting of proposal based on medical tests (where applicable) and information
 provided on the proposal form. Please visit our nearest branch to refer our underwriting guidelines,
 if required.
- 2. In a family floater policy, a maximum of 2 adults and a maximum of 5 children can be included in a single policy. The 2 adults can be a combination of Self, Spouse, Father, Father in law, Mother or Mother in law. In an individual policy, a maximum of 4 adults and a maximum of 5 children can be included in a single policy. The 4 adults can be a combination of Self, Spouse, Father, Father in law. Mother or Mother in law.

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Revised Tariffs With Taxes

1. Individual Sum Insured								
SI in INR	3,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000	
Age Group	1A	1A	1A	1A	1A	1A	1A	
0-17	4,815	6,108	7,042	8,439	10,175	11,043	14,198	
18-35	5,752	7,298	9,719	11,649	14,045	15,243	19,598	
36-45	6,509	8,258	11,218	13,446	16,210	17,593	22,619	
46-50	9,521	12,080	16,691	20,006	24,119	26,175	33,654	
51-55	12,038	15,274	21,382	25,628	30,898	33,533	43,113	
56-60	15,542	19,718	28,039	33,608	40,518	43,973	56,537	
61-65	21,582	27,382	39,552	47,407	57,154	62,027	79,750	
66-70*	29,780	37,783	54,967	65,883	79,430	86,204	110,833	
71-75*	35,978	45,646	67,067	80,387	96,915	105,179	135,230	
76-80*	43,173	54,776	81,370	97,531	117,584	127,609	164,069	
> 80*	49,649	62,992	95,493	114,458	137,992	149,758	192,547	

SI in INR 3,00,000 5,00,000 10,00,000 15,00,000 20,00,000 25,00,000 50,00,000 Age Group 1A + 1C	2. Family Floater Sum Insured							
18-35 7,420 9,414 12,160 14,574 17,571 19,069 24,517 36-45 8,043 10,203 13,461 16,134 19,452 21,110 27,142 46-50 11,190 14,197 19,130 22,929 27,644 30,001 38,573 51-55 13,842 17,562 24,018 28,789 34,708 37,668 48,429 56-60 17,379 22,048 30,726 36,828 44,400 48,187 61,954 61-65 23,419 29,712 42,237 50,626 61,035 66,240 85,166 66-70* 31,617 40,114 57,653 69,104 83,312 90,416 116,249 71-75* 37,815 47,977 69,753 83,607 100,797 109,391 140,647 76-80* 45,009 57,106 84,057 100,750 121,465 131,822 169,486 > 80* 51,486 65,323 98,179 117,678 141,8	SI in INR	3,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
36-45 8,043 10,203 13,461 16,134 19,452 21,110 27,142 46-50 11,190 14,197 19,130 22,929 27,644 30,001 38,573 51-55 13,842 17,562 24,018 28,789 34,708 37,668 48,429 56-60 17,379 22,048 30,726 36,828 44,400 48,187 61,954 61-65 23,419 29,712 42,237 50,626 61,035 66,240 85,166 66-70* 31,617 40,114 57,653 69,104 83,312 90,416 116,249 71-75* 37,815 47,977 69,753 83,607 100,797 109,391 140,647 76-80* 45,009 57,106 84,057 100,750 121,465 131,822 169,486 > 80* 51,486 65,323 98,179 117,678 141,874 153,971 197,963 SI in INR 3,00,000 5,00,000 10,00,000 15,00,000 <th>Age Group</th> <th>1A + 1C</th>	Age Group	1A + 1C	1A + 1C	1A + 1C	1A + 1C	1A + 1C	1A + 1C	1A + 1C
46-50 11,190 14,197 19,130 22,929 27,644 30,001 38,573 51-55 13,842 17,562 24,018 28,789 34,708 37,668 48,429 56-60 17,379 22,048 30,726 36,828 44,400 48,187 61,954 61-65 23,419 29,712 42,237 50,626 61,035 66,240 85,166 66-70* 31,617 40,114 57,653 69,104 83,312 90,416 116,249 71-75* 37,815 47,977 69,753 83,607 100,797 109,391 140,647 76-80* 45,009 57,106 84,057 100,750 121,465 131,822 169,486 > 80* 51,486 65,323 98,179 117,678 141,874 153,971 197,963 SI in INR 3,00,000 5,00,000 10,00,000 15,00,000 20,00,000 25,00,000 50,00,000 Age Group 1A + 2C 1A + 2C 1A + 2C	18-35	7,420	9,414	12,160	14,574	17,571	19,069	24,517
51-55 13,842 17,562 24,018 28,789 34,708 37,668 48,429 56-60 17,379 22,048 30,726 36,828 44,400 48,187 61,954 61-65 23,419 29,712 42,237 50,626 61,035 66,240 85,166 66-70* 31,617 40,114 57,653 69,104 83,312 90,416 116,249 71-75* 37,815 47,977 69,753 83,607 100,797 109,391 140,647 76-80* 45,009 57,106 84,057 100,750 121,465 131,822 169,486 > 80* 51,486 65,323 98,179 117,678 141,874 153,971 197,963 SI in INR 3,00,000 5,00,000 10,00,000 15,00,000 20,00,000 25,00,000 50,00,000 Age Group 1A + 2C 1A	36-45	8,043	10,203	13,461	16,134	19,452	21,110	27,142
56-60 17,379 22,048 30,726 36,828 44,400 48,187 61,954 61-65 23,419 29,712 42,237 50,626 61,035 66,240 85,166 66-70* 31,617 40,114 57,653 69,104 83,312 90,416 116,249 71-75* 37,815 47,977 69,753 83,607 100,797 109,391 140,647 76-80* 45,009 57,106 84,057 100,750 121,465 131,822 169,486 > 80* 51,486 65,323 98,179 117,678 141,874 153,971 197,963 SI in INR 3,00,000 5,00,000 10,00,000 15,00,000 20,00,000 25,00,000 50,00,000 Age Group 1A + 2C	46-50	11,190	14,197	19,130	22,929	27,644	30,001	38,573
61-65 23,419 29,712 42,237 50,626 61,035 66,240 85,166 66-70* 31,617 40,114 57,653 69,104 83,312 90,416 116,249 71-75* 37,815 47,977 69,753 83,607 100,797 109,391 140,647 76-80* 45,009 57,106 84,057 100,750 121,465 131,822 169,486 > 80* 51,486 65,323 98,179 117,678 141,874 153,971 197,963 SI in INR 3,00,000 5,00,000 10,00,000 15,00,000 20,00,000 25,00,000 50,00,000 Age Group 1A + 2C 1A +	51-55	13,842	17,562	24,018	28,789	34,708	37,668	48,429
66-70* 31,617 40,114 57,653 69,104 83,312 90,416 116,249 71-75* 37,815 47,977 69,753 83,607 100,797 109,391 140,647 76-80* 45,009 57,106 84,057 100,750 121,465 131,822 169,486 > 80* 51,486 65,323 98,179 117,678 141,874 153,971 197,963 SI in INR 3,00,000 5,00,000 10,00,000 15,00,000 20,00,000 25,00,000 50,00,000 Age Group 1A + 2C 1A + 2C<	56-60	17,379	22,048	30,726	36,828	44,400	48,187	61,954
71-75* 37,815 47,977 69,753 83,607 100,797 109,391 140,647 76-80* 45,009 57,106 84,057 100,750 121,465 131,822 169,486 > 80* 51,486 65,323 98,179 117,678 141,874 153,971 197,963 SI in INR 3,00,000 5,00,000 10,00,000 15,00,000 20,00,000 25,00,000 50,00,000 Age Group 1A + 2C	61-65	23,419	29,712	42,237	50,626	61,035	66,240	85,166
76-80* 45,009 57,106 84,057 100,750 121,465 131,822 169,486 > 80* 51,486 65,323 98,179 117,678 141,874 153,971 197,963 SI in INR 3,00,000 5,00,000 10,00,000 15,00,000 20,00,000 25,00,000 50,00,000 Age Group 1A + 2C 1A + 2C </td <td>66-70*</td> <td>31,617</td> <td>40,114</td> <td>57,653</td> <td>69,104</td> <td>83,312</td> <td>90,416</td> <td>116,249</td>	66-70*	31,617	40,114	57,653	69,104	83,312	90,416	116,249
> 80* 51,486 65,323 98,179 117,678 141,874 153,971 197,963 SI in INR 3,00,000 5,00,000 10,00,000 15,00,000 20,00,000 25,00,000 50,00,000 Age Group 1A + 2C 1A + 2C <th< td=""><td>71-75*</td><td>37,815</td><td>47,977</td><td>69,753</td><td>83,607</td><td>100,797</td><td>109,391</td><td>140,647</td></th<>	71-75*	37,815	47,977	69,753	83,607	100,797	109,391	140,647
SI in INR 3,00,000 5,00,000 10,00,000 15,00,000 20,00,000 25,00,000 50,00,000 Age Group 1A + 2C	76-80*	45,009	57,106	84,057	100,750	121,465	131,822	169,486
Age Group 1A + 2C	> 80*	51,486	65,323	98,179	117,678	141,874	153,971	197,963
18-35 9,565 12,135 15,296 18,334 22,103 23,989 30,842 36-45 10,014 12,706 16,344 19,590 23,618 25,632 32,955 46-50 13,335 16,918 22,268 26,690 32,178 34,921 44,898 51-55 16,160 20,502 27,409 32,853 39,607 42,984 55,265 56-60 19,739 25,045 34,180 40,968 49,391 53,602 68,918 61-65 25,781 32,709 45,691 54,765 66,026 71,656 92,130 66-70* 33,978 43,110 61,107 73,243 88,303 95,832 123,213 71-75* 40,175 50,973 73,207 87,746 105,787 114,808 147,611 76-80* 47,371 60,102 87,509 104,889 126,456 137,239 176,450	SI in INR	3,00,000	5,00,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
36-45 10,014 12,706 16,344 19,590 23,618 25,632 32,955 46-50 13,335 16,918 22,268 26,690 32,178 34,921 44,898 51-55 16,160 20,502 27,409 32,853 39,607 42,984 55,265 56-60 19,739 25,045 34,180 40,968 49,391 53,602 68,918 61-65 25,781 32,709 45,691 54,765 66,026 71,656 92,130 66-70* 33,978 43,110 61,107 73,243 88,303 95,832 123,213 71-75* 40,175 50,973 73,207 87,746 105,787 114,808 147,611 76-80* 47,371 60,102 87,509 104,889 126,456 137,239 176,450	Age Group	1A + 2C	1A + 2C	1A + 2C	1A + 2C	1A + 2C	1A + 2C	1A + 2C
46-50 13,335 16,918 22,268 26,690 32,178 34,921 44,898 51-55 16,160 20,502 27,409 32,853 39,607 42,984 55,265 56-60 19,739 25,045 34,180 40,968 49,391 53,602 68,918 61-65 25,781 32,709 45,691 54,765 66,026 71,656 92,130 66-70* 33,978 43,110 61,107 73,243 88,303 95,832 123,213 71-75* 40,175 50,973 73,207 87,746 105,787 114,808 147,611 76-80* 47,371 60,102 87,509 104,889 126,456 137,239 176,450	18-35	9,565	12,135	15,296	18,334	22,103	23,989	30,842
51-55 16,160 20,502 27,409 32,853 39,607 42,984 55,265 56-60 19,739 25,045 34,180 40,968 49,391 53,602 68,918 61-65 25,781 32,709 45,691 54,765 66,026 71,656 92,130 66-70* 33,978 43,110 61,107 73,243 88,303 95,832 123,213 71-75* 40,175 50,973 73,207 87,746 105,787 114,808 147,611 76-80* 47,371 60,102 87,509 104,889 126,456 137,239 176,450	36-45	10,014	12,706	16,344	19,590	23,618	25,632	32,955
56-60 19,739 25,045 34,180 40,968 49,391 53,602 68,918 61-65 25,781 32,709 45,691 54,765 66,026 71,656 92,130 66-70* 33,978 43,110 61,107 73,243 88,303 95,832 123,213 71-75* 40,175 50,973 73,207 87,746 105,787 114,808 147,611 76-80* 47,371 60,102 87,509 104,889 126,456 137,239 176,450	46-50	13,335	16,918	22,268	26,690	32,178	34,921	44,898
61-65 25,781 32,709 45,691 54,765 66,026 71,656 92,130 66-70* 33,978 43,110 61,107 73,243 88,303 95,832 123,213 71-75* 40,175 50,973 73,207 87,746 105,787 114,808 147,611 76-80* 47,371 60,102 87,509 104,889 126,456 137,239 176,450	51-55	16,160	20,502	27,409	32,853	39,607	42,984	55,265
66-70* 33,978 43,110 61,107 73,243 88,303 95,832 123,213 71-75* 40,175 50,973 73,207 87,746 105,787 114,808 147,611 76-80* 47,371 60,102 87,509 104,889 126,456 137,239 176,450	56-60	19,739	25,045	34,180	40,968	49,391	53,602	68,918
71-75* 40,175 50,973 73,207 87,746 105,787 114,808 147,611 76-80* 47,371 60,102 87,509 104,889 126,456 137,239 176,450	61-65	25,781	32,709	45,691	54,765	66,026	71,656	92,130
76-80* 47,371 60,102 87,509 104,889 126,456 137,239 176,450	66-70*	33,978	43,110	61,107	73,243	88,303	95,832	123,213
	71-75*	40,175	50,973	73,207	87,746	105,787	114,808	147,611
> 80* 53,847 68,318 101,633 121,817 146,865 159,387 204,927	76-80*	47,371	60,102	87,509	104,889	126,456	137,239	176,450
	> 80*	53,847	68,318	101,633	121,817	146,865	159,387	204,927

*Premium rates only for renewal

RATE CARD

SI in INR	300,000	500,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Age Group	1A + 3C	1A + 3C	1A + 3C	1A + 3C	1A + 3C	1A + 3C	1A + 3C
18-35	10,756	13,647	17,038	20,423	24,621	26,721	34,356
36-45	11,109	14,094	17,946	21,510	25,933	28,144	36,186
46-50	14,526	18,430	24,010	28,779	34,696	37,654	48,413
51-55	17,447	22,137	29,292	35,110	42,329	45,938	59,063
56-60	21,052	26,709	36,098	43,268	52,164	56,611	72,787
61-65	27,092	34,373	47,610	57,065	68,799	74,665	95,998
66-70*	35,290	44,774	63,026	75,543	91,076	98,841	127,081
71-75*	41,488	52,637	75,125	90,046	108,560	117,817	151,479
76-80*	48,683	61,767	89,428	107,189	129,229	140,248	180,319
> 80*	55,159	69,983	103,551	124,117	149,637	162,396	208,795
SI in INR	300,000	500,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Age Group	2A	2A	2A	2A	2A	2A	2A
18-35	8,053	10,217	13,607	16,310	19,663	21,339	27,437
36-45	9,612	12,196	16,527	19,810	23,883	25,919	33,325
46-50	13,675	17,350	23,937	28,691	34,590	37,539	48,265
51-55	17,239	21,873	30,559	36,627	44,157	47,923	61,616
56-60	21,985	27,893	39,544	47,398	57,143	62,015	79,734
61-65	29,607	37,564	54,056	64,792	78,115	84,776	108,997
66-70*	40,787	51,749	75,133	90,055	108,571	117,829	151,495
71-75*	50,668	64,285	94,218	112,931	136,151	147,760	189,978
76-80*	61,262	77,725	115,124	137,988	166,359	180,545	232,129
> 80*	71,163	90,289	136,160	163,202	196,757	213,535	274,545
SI in INR	300,000	500,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Age Group	2A + 1C	2A + 1C	2A + 1C	2A + 1C	2A + 1C	2A + 1C	2A + 1C
18-35		12,333	16,047	19,234	23,189	25,166	
	9,720	-					32,356
36-45	11,146	14,141	18,770	22,498	27,124	29,436	37,846
46-50	11,146 15,343	14,141 19,466	18,770 26,377	22,498 31,616	27,124 38,116	29,436 41,366	37,846 53,186
46-50 51-55	11,146 15,343 19,043	14,141 19,466 24,161	18,770 26,377 33,195	22,498 31,616 39,788	27,124 38,116 47,969	29,436 41,366 52,059	37,846 53,186 66,933
46-50 51-55 56-60	11,146 15,343 19,043 23,821	14,141 19,466 24,161 30,224	18,770 26,377 33,195 42,231	22,498 31,616 39,788 50,617	27,124 38,116 47,969 61,025	29,436 41,366 52,059 66,228	37,846 53,186 66,933 85,151
46-50 51-55 56-60 61-65	11,146 15,343 19,043 23,821 31,444	14,141 19,466 24,161 30,224 39,895	18,770 26,377 33,195 42,231 56,743	22,498 31,616 39,788 50,617 68,013	27,124 38,116 47,969 61,025 81,996	29,436 41,366 52,059 66,228 88,988	37,846 53,186 66,933 85,151 114,413
46-50 51-55 56-60 61-65 66-70*	11,146 15,343 19,043 23,821 31,444 42,624	14,141 19,466 24,161 30,224 39,895 54,079	18,770 26,377 33,195 42,231 56,743 77,819	22,498 31,616 39,788 50,617 68,013 93,275	27,124 38,116 47,969 61,025 81,996 112,453	29,436 41,366 52,059 66,228 88,988 122,042	37,846 53,186 66,933 85,151 114,413 156,911
46-50 51-55 56-60 61-65 66-70* 71-75*	11,146 15,343 19,043 23,821 31,444 42,624 52,505	14,141 19,466 24,161 30,224 39,895 54,079 66,615	18,770 26,377 33,195 42,231 56,743 77,819 96,905	22,498 31,616 39,788 50,617 68,013 93,275 116,151	27,124 38,116 47,969 61,025 81,996 112,453 140,032	29,436 41,366 52,059 66,228 88,988 122,042 151,974	37,846 53,186 66,933 85,151 114,413 156,911 195,394
46-50 51-55 56-60 61-65 66-70* 71-75* 76-80*	11,146 15,343 19,043 23,821 31,444 42,624 52,505 63,098	14,141 19,466 24,161 30,224 39,895 54,079 66,615 80,055	18,770 26,377 33,195 42,231 56,743 77,819 96,905 117,809	22,498 31,616 39,788 50,617 68,013 93,275 116,151 141,207	27,124 38,116 47,969 61,025 81,996 112,453 140,032 170,241	29,436 41,366 52,059 66,228 88,988 122,042 151,974 184,757	37,846 53,186 66,933 85,151 114,413 156,911 195,394 237,545
46-50 51-55 56-60 61-65 66-70* 71-75* 76-80* > 80*	11,146 15,343 19,043 23,821 31,444 42,624 52,505 63,098 73,000	14,141 19,466 24,161 30,224 39,895 54,079 66,615 80,055 92,619	18,770 26,377 33,195 42,231 56,743 77,819 96,905 117,809 138,845	22,498 31,616 39,788 50,617 68,013 93,275 116,151 141,207 166,422	27,124 38,116 47,969 61,025 81,996 112,453 140,032 170,241 200,639	29,436 41,366 52,059 66,228 88,988 122,042 151,974 184,757 217,748	37,846 53,186 66,933 85,151 114,413 156,911 195,394 237,545 279,962
46-50 51-55 56-60 61-65 66-70* 71-75* 76-80* > 80* SI in INR	11,146 15,343 19,043 23,821 31,444 42,624 52,505 63,098 73,000 300,000	14,141 19,466 24,161 30,224 39,895 54,079 66,615 80,055 92,619 500,000	18,770 26,377 33,195 42,231 56,743 77,819 96,905 117,809 138,845 10,00,000	22,498 31,616 39,788 50,617 68,013 93,275 116,151 141,207 166,422 15,00,000	27,124 38,116 47,969 61,025 81,996 112,453 140,032 170,241 200,639 20,00,000	29,436 41,366 52,059 66,228 88,988 122,042 151,974 184,757 217,748 25,00,000	37,846 53,186 66,933 85,151 114,413 156,911 195,394 237,545 279,962 50,00,000
46-50 51-55 56-60 61-65 66-70* 71-75* 76-80* > 80* SI in INR Age Group	11,146 15,343 19,043 23,821 31,444 42,624 52,505 63,098 73,000 300,000 2A + 2C	14,141 19,466 24,161 30,224 39,895 54,079 66,615 80,055 92,619 500,000 2A + 2C	18,770 26,377 33,195 42,231 56,743 77,819 96,905 117,809 138,845 10,00,000 2A + 2C	22,498 31,616 39,788 50,617 68,013 93,275 116,151 141,207 166,422 15,00,000 2A + 2C	27,124 38,116 47,969 61,025 81,996 112,453 140,032 170,241 200,639 20,00,000 2A + 2C	29,436 41,366 52,059 66,228 88,988 122,042 151,974 184,757 217,748 25,00,000 2A + 2C	37,846 53,186 66,933 85,151 114,413 156,911 195,394 237,545 279,962 50,00,000 2A + 2C
46-50 51-55 56-60 61-65 66-70* 71-75* 76-80* > 80* SI in INR Age Group 18-35	11,146 15,343 19,043 23,821 31,444 42,624 52,505 63,098 73,000 300,000 2A + 2C 11,865	14,141 19,466 24,161 30,224 39,895 54,079 66,615 80,055 92,619 500,000 2A + 2C 15,054	18,770 26,377 33,195 42,231 56,743 77,819 96,905 117,809 138,845 10,00,000 2A + 2C 19,184	22,498 31,616 39,788 50,617 68,013 93,275 116,151 141,207 166,422 15,00,000 2A + 2C 22,994	27,124 38,116 47,969 61,025 81,996 112,453 140,032 170,241 200,639 20,00,000 2A + 2C 27,721	29,436 41,366 52,059 66,228 88,988 122,042 151,974 184,757 217,748 25,00,000 2A + 2C 30,086	37,846 53,186 66,933 85,151 114,413 156,911 195,394 237,545 279,962 50,00,000 2A + 2C 38,681
46-50 51-55 56-60 61-65 66-70* 71-75* 76-80* > 80* SI in INR Age Group 18-35 36-45	11,146 15,343 19,043 23,821 31,444 42,624 52,505 63,098 73,000 300,000 2A + 2C 11,865 13,117	14,141 19,466 24,161 30,224 39,895 54,079 66,615 80,055 92,619 500,000 2A + 2C 15,054 16,643	18,770 26,377 33,195 42,231 56,743 77,819 96,905 117,809 138,845 10,00,000 2A + 2C 19,184 21,653	22,498 31,616 39,788 50,617 68,013 93,275 116,151 141,207 166,422 15,00,000 2A + 2C 22,994 25,954	27,124 38,116 47,969 61,025 81,996 112,453 140,032 170,241 200,639 20,00,000 2A + 2C 27,721 31,290	29,436 41,366 52,059 66,228 88,988 122,042 151,974 184,757 217,748 25,00,000 2A + 2C 30,086 33,959	37,846 53,186 66,933 85,151 114,413 156,911 195,394 237,545 279,962 50,00,000 2A + 2C 38,681 43,661
46-50 51-55 56-60 61-65 66-70* 71-75* 76-80* > 80* SI in INR Age Group 18-35 36-45 46-50	11,146 15,343 19,043 23,821 31,444 42,624 52,505 63,098 73,000 300,000 2A + 2C 11,865 13,117 17,488	14,141 19,466 24,161 30,224 39,895 54,079 66,615 80,055 92,619 500,000 2A + 2C 15,054 16,643 22,188	18,770 26,377 33,195 42,231 56,743 77,819 96,905 117,809 138,845 10,00,000 2A + 2C 19,184 21,653 29,514	22,498 31,616 39,788 50,617 68,013 93,275 116,151 141,207 166,422 15,00,000 2A + 2C 22,994 25,954 35,375	27,124 38,116 47,969 61,025 81,996 112,453 140,032 170,241 200,639 20,00,000 2A + 2C 27,721 31,290 42,648	29,436 41,366 52,059 66,228 88,988 122,042 151,974 184,757 217,748 25,00,000 2A + 2C 30,086 33,959 46,286	37,846 53,186 66,933 85,151 114,413 156,911 195,394 237,545 279,962 50,00,000 2A + 2C 38,681 43,661 59,510
46-50 51-55 56-60 61-65 66-70* 71-75* 76-80* > 80* SI in INR Age Group 18-35 36-45 46-50 51-55	11,146 15,343 19,043 23,821 31,444 42,624 52,505 63,098 73,000 300,000 2A + 2C 11,865 13,117 17,488 21,361	14,141 19,466 24,161 30,224 39,895 54,079 66,615 80,055 92,619 500,000 2A + 2C 15,054 16,643 22,188 27,101	18,770 26,377 33,195 42,231 56,743 77,819 96,905 117,809 138,845 10,00,000 2A + 2C 19,184 21,653 29,514 36,586	22,498 31,616 39,788 50,617 68,013 93,275 116,151 141,207 166,422 15,00,000 2A + 2C 22,994 25,954 35,375 43,851	27,124 38,116 47,969 61,025 81,996 112,453 140,032 170,241 200,639 20,00,000 2A + 2C 27,721 31,290 42,648 52,868	29,436 41,366 52,059 66,228 88,988 122,042 151,974 184,757 217,748 25,00,000 2A + 2C 30,086 33,959 46,286 57,376	37,846 53,186 66,933 85,151 114,413 156,911 195,394 237,545 279,962 50,00,000 2A + 2C 38,681 43,661 59,510 73,769
46-50 51-55 56-60 61-65 66-70* 71-75* 76-80* > 80* SI in INR Age Group 18-35 36-45 46-50 51-55 56-60	11,146 15,343 19,043 23,821 31,444 42,624 52,505 63,098 73,000 300,000 2A + 2C 11,865 13,117 17,488 21,361 26,183	14,141 19,466 24,161 30,224 39,895 54,079 66,615 80,055 92,619 500,000 2A + 2C 15,054 16,643 22,188 27,101 33,220	18,770 26,377 33,195 42,231 56,743 77,819 96,905 117,809 138,845 10,00,000 2A + 2C 19,184 21,653 29,514 36,586 45,683	22,498 31,616 39,788 50,617 68,013 93,275 116,151 141,207 166,422 15,00,000 2A + 2C 22,994 25,954 35,375 43,851 54,756	27,124 38,116 47,969 61,025 81,996 112,453 140,032 170,241 200,639 20,00,000 2A + 2C 27,721 31,290 42,648 52,868 66,015	29,436 41,366 52,059 66,228 88,988 122,042 151,974 184,757 217,748 25,00,000 2A + 2C 30,086 33,959 46,286 57,376 71,644	37,846 53,186 66,933 85,151 114,413 156,911 195,394 237,545 279,962 50,00,000 2A + 2C 38,681 43,661 59,510 73,769 92,114
46-50 51-55 56-60 61-65 66-70* 71-75* 76-80* > 80* SI in INR Age Group 18-35 36-45 46-50 51-55 56-60 61-65	11,146 15,343 19,043 23,821 31,444 42,624 52,505 63,098 73,000 300,000 2A + 2C 11,865 13,117 17,488 21,361 26,183 33,805	14,141 19,466 24,161 30,224 39,895 54,079 66,615 80,055 92,619 500,000 2A + 2C 15,054 16,643 22,188 27,101 33,220 42,890	18,770 26,377 33,195 42,231 56,743 77,819 96,905 117,809 138,845 10,00,000 2A + 2C 19,184 21,653 29,514 36,586 45,683 60,197	22,498 31,616 39,788 50,617 68,013 93,275 116,151 141,207 166,422 15,00,000 2A + 2C 22,994 25,954 35,375 43,851 54,756 72,152	27,124 38,116 47,969 61,025 81,996 112,453 140,032 170,241 200,639 20,00,000 2A + 2C 27,721 31,290 42,648 52,868 66,015 86,987	29,436 41,366 52,059 66,228 88,988 122,042 151,974 184,757 217,748 25,00,000 2A + 2C 30,086 33,959 46,286 57,376 71,644 94,404	37,846 53,186 66,933 85,151 114,413 156,911 195,394 237,545 279,962 50,00,000 2A + 2C 38,681 43,661 59,510 73,769 92,114 121,377
46-50 51-55 56-60 61-65 66-70* 71-75* 76-80* > 80* SI in INR Age Group 18-35 36-45 46-50 51-55 56-60	11,146 15,343 19,043 23,821 31,444 42,624 52,505 63,098 73,000 300,000 2A + 2C 11,865 13,117 17,488 21,361 26,183	14,141 19,466 24,161 30,224 39,895 54,079 66,615 80,055 92,619 500,000 2A + 2C 15,054 16,643 22,188 27,101 33,220	18,770 26,377 33,195 42,231 56,743 77,819 96,905 117,809 138,845 10,00,000 2A + 2C 19,184 21,653 29,514 36,586 45,683	22,498 31,616 39,788 50,617 68,013 93,275 116,151 141,207 166,422 15,00,000 2A + 2C 22,994 25,954 35,375 43,851 54,756	27,124 38,116 47,969 61,025 81,996 112,453 140,032 170,241 200,639 20,00,000 2A + 2C 27,721 31,290 42,648 52,868 66,015	29,436 41,366 52,059 66,228 88,988 122,042 151,974 184,757 217,748 25,00,000 2A + 2C 30,086 33,959 46,286 57,376 71,644	37,846 53,186 66,933 85,151 114,413 156,911 195,394 237,545 279,962 50,00,000 2A + 2C 38,681 43,661 59,510 73,769 92,114

76-80*	65,460	83,052	121,263	145,347	175,231	190,174	244,509
> 80*	75,362	95,615	142,299	170,561	205,630	223,164	286,925
SI in INR	300,000	500,000	10,00,000	15,00,000	20,00,000	25,00,000	50,00,000
Age Group	2A + 3C	2A + 3C	2A + 3C	2A + 3C	2A + 3C	2A + 3C	2A + 3C
18-35	14,487	18,380	23,018	27,589	33,262	36,098	46,411
36-45	15,527	19,700	25,178	30,178	36,382	39,486	50,766
46-50	20,109	25,514	33,347	39,971	48,189	52,298	67,241
51-55	24,194	30,697	40,729	48,818	58,855	63,874	82,124
56-60	29,070	36,882	49,905	59,816	72,115	78,264	100,625
61-65	36,691	46,552	64,418	77,212	93,087	101,024	129,888
66-70*	47,871	60,737	85,495	102,473	123,543	134,078	172,386
71-75*	57,752	73,273	104,580	125,350	151,123	164,010	210,869
76-80*	68,346	86,714	125,485	150,406	181,331	196,794	253,020
> 80*	78,248	99,277	146,521	175,621	211,730	229,784	295,436
Addl. Child	2,191	2,780	3,203	3,840	4,629	5,025	6,460

^{*}Premium rates only for renewal

The Sum Insured of the dependent insured members should be equal to or less than the Sum Insured of the Primary Insured member. Incase where two or more children are covered, the Sum Insured for all the children must be same. The sum insured of all dependant parents/ parent in law must be same.

Where A-Adult and C-Child

- The premium mentioned is Annual Premium.
- All premium rates are inclusive of service tax and applicable cess.
- Premium rates can be revised subject to approval from IRDA
- 7.5% Discount on premium if Insured Person is paying premium of 2 years in advance.

For example:

- (1) Proposed Insured Age 33 years opting for 2 year policy with Basic Sum Insured of Rs 5 Lac. Calculation 6,495 X 2 X 92.5% = Rs. 12,015.75/- plus taxes.
- (2) Proposed Insured Age 35 years opting for 2 year policy with Basic Sum Insured of Rs 5 Lac. Calculation (6,495+7,350) X 92.5% = Rs. 12,806.62/- plus taxes.

Discounts

 Family discount of 10% if 2 or more family members are covered under single Optima Restore Individual Policy

Loadings

We may apply a risk loading on the premium payable (based upon the declarations made in the proposal form and the health status of the persons proposed for insurance). The maximum risk loading applicable for an individual shall not exceed above 100% per diagnosis / medical condition and an overall risk loading of over 150% per person. These loadings are applied from Commencement Date of the policy including subsequent renewal(s) with us or on the receipt of the request of increase in sum insured (for the increased Sum Insured).