

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.:

1. 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.

REACH US

Apollo Munich Health Insurance Co. Ltd.

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The Apollo Hospitals Group, Asia's largest healthcare provider and Munich Health, world leaders in health insurance, come together to make quality healthcare easy and accessible. Simple language, clear policies, transparent procedures and innovative products, making health insurance the way it ought to be. We know healthcare. We know insurance.

We also offer Travel and Personal Accident Insurance.

Insurance is the subject matter of solicitation. For more details on risk factors, terms and conditions please read sales brochure carefully before concluding a sale. • IRDA Registration Number - 131
 • Corporate Identity Number: U66030AP2006PLC051760

AMHI/MA/H/0002/0102/032013/P

Optima RESTORE

The unbelievable health plan.

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

2. Family Floater 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 + 1C	1A + 1C	1A + 1C	1A + 1C	1A + 1C	1A + 1C	1A + 1C
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	141,874	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	1A + 2C	1A + 2C	1A + 2C	1A + 2C
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
> 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	9,720	12,333	16,047	19,234	23,189	25,166	32,356
36-45	11,146	14,141	18,770	22,498	27,124	29,436	37,846
46-50	15,343	19,466	26,377	31,616	38,116	41,366	53,186
51-55	19,043	24,161	33,195	39,788	47,969	52,059	66,933
56-60	23,821	30,224	42,231	50,617	61,025	66,228	85,151
61-65	31,444	39,895	56,743	68,013	81,996	88,988	114,413
66-70*	42,624	54,079	77,819	93,275	112,453	122,042	156,911
71-75*	52,505	66,615	96,905	116,151	140,032	151,974	195,394
76-80*	63,098	80,055	117,809	141,207	170,241	184,757	237,545
> 80*	73,000	92,619	138,845	166,422	200,639	217,748	279,962
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 + 2C	2A + 2C	2A + 2C	2A + 2C	2A + 2C	2A + 2C	2A + 2C
18-35	11,865	15,054	19,184	22,994	27,721	30,086	38,681
36-45	13,117	16,643	21,653	25,954	31,290	33,959	43,661
46-50	17,488	22,188	29,514	35,375	42,648	46,286	59,510
51-55	21,361	27,101	36,586	43,851	52,868	57,376	73,769
56-60	26,183	33,220	45,683	54,756	66,015	71,644	92,114
61-65	33,805	42,890	60,197	72,152	86,987	94,404	121,377
66-70*	44,986	57,074	81,273	97,414	117,443	127,458	163,875
71-75*	54,865	69,610	100,359	120,290	145,023	157,389	202,358

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
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*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. In case 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).