

Benefit Illustration in respect of policies offered on individual and family floater basis
Arogya Sanjeevani Policy, Zurich Kotak General Insurance Company (India) Limited (UIN: ZUKHLIP25039V022425)

 Coverage for - **2A + 2C**

Age of the members insured	Coverage opted on individual basis covering each member of the family separately (at a single point in time)		Coverage opted on individual basis covering multiple members of the family under a single policy (Sum insured is available for each member of the family)				Coverage opted on family floater basis with overall Sum insured (Only one sum insured is available for the entire family)			
	Premium (INR)	Sum Insured (INR)	Premium (INR)	Discount, if any	Premium after Discount (INR)	Sum Insured (INR)	Premium or consolidated premium for all members of family (INR)	Floater discount, if any	Premium after Discount (INR)	Sum Insured (INR)
Member 1 - Age - 36	5,026	3,00,000	5,026	251	4,775	3,00,000	17,035	6,388	10,647	3,00,000
Member 2 - Age - 26	4,575	3,00,000	4,575	229	4,346	3,00,000				
Member 3 - Age <18	3,717	3,00,000	3,717	186	3,531	3,00,000				
Member 4 - Age <18	3,717	3,00,000	3,717	186	3,531	3,00,000				
	Total Premium for all members of the family is 17,035/-, when each member is covered separately. Sum insured available for each individual is 3,00,000/-		Total Premium for all members of the family is 16,183/-, when they are covered under a single policy. Sum insured available for each family member is 3,00,000/-				Total Premium when policy is opted on floater basis is 10,647/- Sum insured of 3,00,000/- is available for the entire family.			
Member 1 - Age - 56	24,453	7,50,000	24,453	1223	23,230	7,50,000	48,905	15,894	33,011	7,50,000
Member 2 - Age - 46	11,982	7,50,000	11,982	599	11,383	7,50,000				
Member 3 - Age <18	6,235	7,50,000	6,235	312	5,923	7,50,000				
Member 4 - Age <18	6,235	7,50,000	6,235	312	5,923	7,50,000				
	Total Premium for all members of the family is 48,905/-, when each member is covered separately. Sum insured available for each individual is 7,50,000/-		Total Premium for all members of the family is 46,460/-, when they are covered under a single policy. Sum insured available for each family member is 7,50,000/-				Total Premium when policy is opted on floater basis is 33,011/- Sum insured of 7,50,000/- is available for the entire family.			
Member 1 - Age - 66	43,792	7,50,000	43,792	2190	41,602	7,50,000	88,986	20,022	68,964	7,50,000
Member 2 - Age - 61	32,724	7,50,000	32,724	1636	31,088	7,50,000				
Member 3 - Age <18	6,235	7,50,000	6,235	312	5,923	7,50,000				
Member 4 - Age <18	6,235	7,50,000	6,235	312	5,923	7,50,000				
	Total Premium for all members of the family is 88,986/-, when each member is covered separately. Sum insured available for each individual is 7,50,000/-		Total Premium for all members of the family is 84,537/-, when they are covered under a single policy. Sum insured available for each family member is 7,50,000/-				Total Premium when policy is opted on floater basis is 68,964/- Sum insured of 7,50,000/- is available for the entire family.			

Note: The Benefit Illustration given above shows premium only for base covers at standard premium. Optional Covers are available at an extra cost. Also, the premium rates are exclusive of taxes applicable. Please get in touch with the company representative by calling on 1800 266 4545 / writing at care@zurichkotak.com for more details.

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