

Bene fit Illustration in respect of policies offered on individual and family							floater basis			
Group Health Care - Micro Insurance (UIN: ZUKHMG25043V032425) Sum Insured - 5 lacs ; 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	5,836	500,000	5,836	0	5,836	500,000	16,640	6,427	10,213	500,000
Member 2 - Age - 31	5,024	500,000	5,024	0	5,024	500,000				
Member 3 - Age - 10	2,890	500,000	2,890	0	2,890	500,000				
Member 4 - Age - 5	2,890	500,000	2,890	0	2,890	500,000				
	Total Premium for all members of the family is INR 16640/-, when each member is covered separately. Sum insured available for each individual is INR 5,00,000/-		Total Premium for all members of the family is INR 16640/-, when they are covered under a single policy. Sum insured available for each family member is INR 5,00,000/-				Total Premium when policy is opted on floater basis is INR 10213/- Sum insured of INR 5,00,000/- is available for the entire family.			
Member 1 - Age - 59	16,126	500,000	16,126	0	16,126	500,000	39,631	11,410	28,221	500,000
Member 2 - Age - 56	16,126	500,000	16,126	0	16,126	500,000				
Member 3 - Age - 24	4,489	500,000	4,489	0	4,489	500,000				
Member 4 - Age - 16	2,890	500,000	2,890	0	2,890	500,000				
	Total Premium for all members of the family is INR 39631 /-, when each member is covered separately. Sum insured available for each individual is INR 5,00,000/-		Total Premium for all members of the family is INR 39631/-, when they are covered under a single policy. Sum insured available for each family member is INR 5,00,000/-				Total Premium when policy is opted on floater basis is INR 28221/- Sum insured of INR 5,00,000/- is available for the entire family.			
Member 1 - Age - 66	31,635	500,000	31,635	0	31,635	500,000	62,011	6,650	55,361	500,000
Member 2 - Age - 61	22,998	500,000	22,998	0	22,998	500,000				
Member 3 - Age - 24	4,489	500,000	4,489	0	4,489	500,000				
Member 4 - Age - 16	2,890	500,000	2,890	0	2,890	500,000				
	Total Premium for all members of the family is INR 62011 /-, when each member is covered separately. Sum insured available for each individual is INR 5,00,000/-		Total Premium for all members of the family is INR 62011/-, when they are covered under a single policy. Sum insured available for each family member is INR 5,00,000/-				Total Premium when policy is opted on floater basis is INR 55361 /- Sum insured of INR 5,00,000/- is available for the entire family.			
Note: The Benefit Illustration given above shows premium only for Base Covers The premium may vary depending on the Group requirements and structure/size of the Group. 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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