

Benefit Illustration in respect of policies offered on individual and family floater basis

Health Super Top Up (UIN: ZUKHLIP25041V042425) Plan: Premium
Sum Insured - **5 lacs** ;Deductible - **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	1,750	5,00,000	1,750	NA	1,750	5,00,000	3,800	NA	NA	5,00,000
Member 2 - Age - 26	1,500	5,00,000	1,500	NA	1,500	5,00,000				
Member 3 - Age <20	1,400	5,00,000	1,400	NA	1,400	5,00,000				
Member 4 - Age <20	1,400	5,00,000	1,400	NA	1,400	5,00,000				
	Total Premium for all members of the family is INR 6,050/-, 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 6,050/-, 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 3,800/- Sum insured of INR 5,00,000/- is available for the entire family.			
Member 1 - Age - 56	5,650	5,00,000	5,650	NA	5,300	5,00,000	12,150	NA	NA	5,00,000
Member 2 - Age - 51	4,550	5,00,000	4,550	NA	2,950	5,00,000				
Member 3 - Age <20	1,400	5,00,000	1,400	NA	1,300	5,00,000				
Member 4 - Age <20	1,400	5,00,000	1,400	NA	1,300	5,00,000				
	Total Premium for all members of the family is INR 13,000/-, 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 13,000/-, 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 12,150/- Sum insured of INR 5,00,000/- is available for the entire family.			
Member 1 - Age - 65	8,300	5,00,000	10,550	NA	9,850	5,00,000	17,850	NA	NA	5,00,000
Member 2 - Age - 61	8,300	5,00,000	8,300	NA	7,750	5,00,000				
Member 3 - Age <20	1,400	5,00,000	1,400	NA	1,300	5,00,000				
Member 4 - Age <20	1,400	5,00,000	1,400	NA	1,300	5,00,000				
	Total Premium for all members of the family is INR 19,400/-, 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 19,400/-, 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 17,850/- 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 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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