

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

LiveWise (UIN: ZUKHLIP25037V022425)

Sum Insured - **7.5 lacs**; Coverage for - **2A + 2C; Zone-1**

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	8,983	7,50,000	8,983	898	8,085	7,50,000	23,782	7,135	16,647	7,50,000
Member 2 - Age - 26	7,251	7,50,000	7,251	725	6,526	7,50,000				
Member 3 - Age <18	3,774	7,50,000	3,774	377	3,397	7,50,000				
Member 4 - Age <18	3,774	7,50,000	3,774	377	3,397	7,50,000				
	Total Premium for all members of the family is INR 23,782/-, when each member is covered separately. Sum insured available for each individual is INR 7,50,000/-		Total Premium for all members of the family is INR 21,404/-, when they are covered under a single policy. Sum insured available for each family member is INR 7,50,000/-				Total Premium when policy is opted on floater basis is INR 16,647/- Sum insured of INR 7,50,000/- is available for the entire family.			
Member 1 - Age - 56	23,141	7,50,000	23,141	2314	20,827	7,50,000	43,473	13,042	30,431	7,50,000
Member 2 - Age - 46	12,784	7,50,000	12,784	1278	11,506	7,50,000				
Member 3 - Age <18	3,774	7,50,000	3,774	377	3,397	7,50,000				
Member 4 - Age <18	3,774	7,50,000	3,774	377	3,397	7,50,000				
	Total Premium for all members of the family is INR 43,473/-, when each member is covered separately. Sum insured available for each individual is INR 7,50,000/-		Total Premium for all members of the family is INR 39,126/-, when they are covered under a single policy. Sum insured available for each family member is INR 7,50,000/-				Total Premium when policy is opted on floater basis is INR 30,431/- Sum insured of INR 7,50,000/- is available for the entire family.			
Member 1 - Age - 66	43,058	7,50,000	43,058	4306	38,752	7,50,000	83,474	20,869	62,606	7,50,000
Member 2 - Age - 61	32,868	7,50,000	32,868	3287	29,581	7,50,000				
Member 3 - Age <18	3,774	7,50,000	3,774	377	3,397	7,50,000				
Member 4 - Age <18	3,774	7,50,000	3,774	377	3,397	7,50,000				
	Total Premium for all members of the family is INR 83,474/-, when each member is covered separately. Sum insured available for each individual is INR 7,50,000/-		Total Premium for all members of the family is INR 75,127/-, when they are covered under a single policy. Sum insured available for each family member is INR 7,50,000/-				Total Premium when policy is opted on floater basis is INR 62,606/- Sum insured of INR 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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